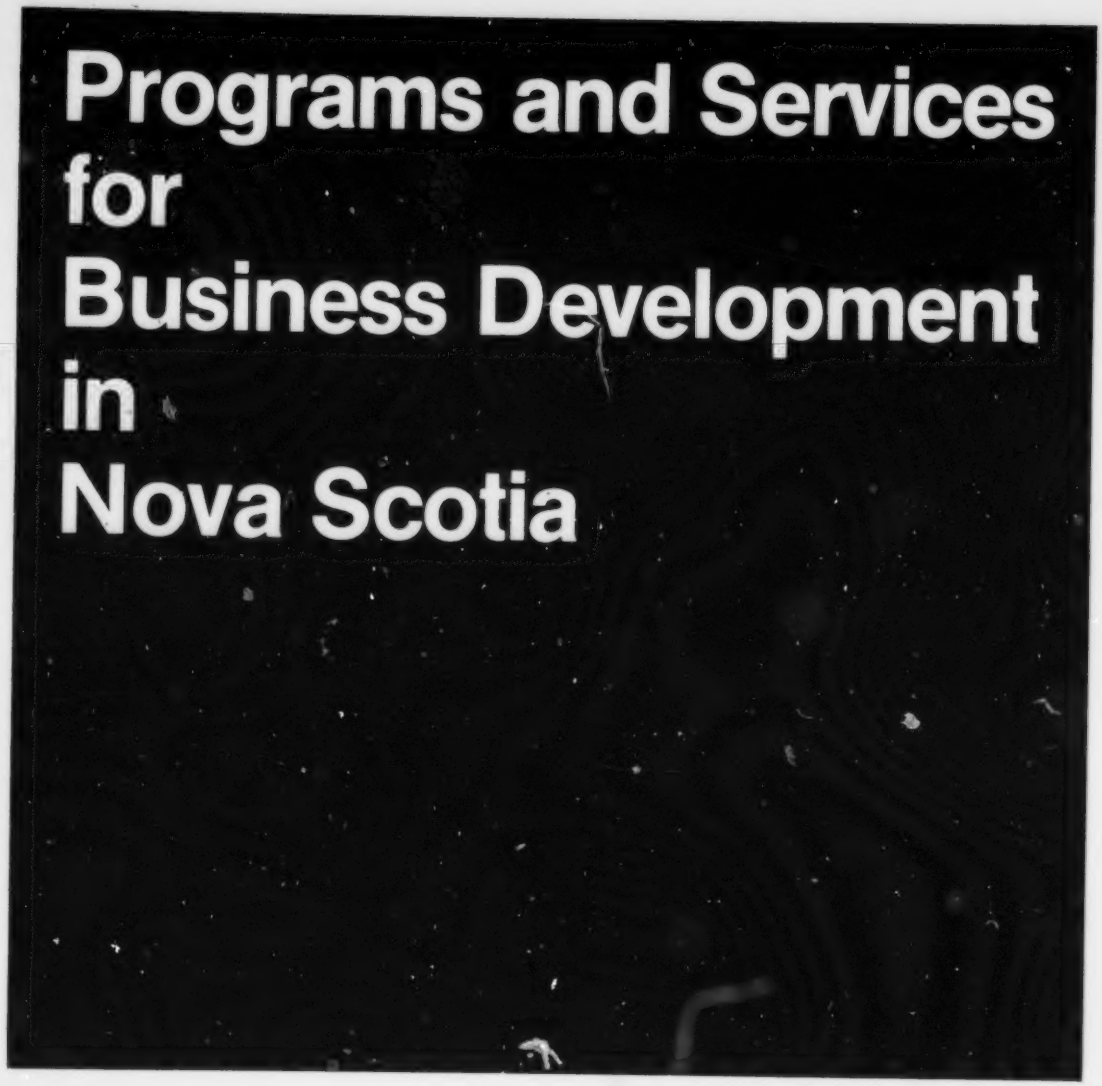
Programs and Services for Business Development in Nova Scotia



Nova Scotia

Department of Development

Hon. Roland J. Thornhill, Minister

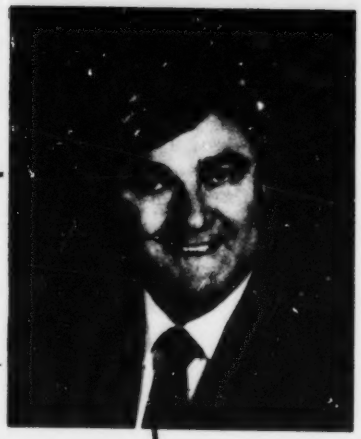
Programs and Services for Business Development in Nova Scotia

Revised April 1985

The Nova Scotia Department of Development
World Trade and Convention Centre
1800 Argyle Street, P.O. Box 519, Halifax,
Nova Scotia, B3J 2R7 Telephone: (902) 424-8920

Nova Scotia
Department of Development
Hon. Roland J. Thornhill, Minister

MINISTER'S LETTER



Nova Scotia

Department of Development

Office of the Minister

PO Box 519
Halifax, Nova Scotia
Canada
B3J 2R7

902 424-5790
Telex 019-22548

I am very pleased to introduce the updated and revised edition of our publication "Programs and Services for Business Development in Nova Scotia."

Many small businesses (and indeed, large concerns too) need advice from time to time. Whether at the start-up phase or even after many years experience, an operator can require financial or advisory assistance.

"Programs and Services for Business Development in Nova Scotia" lists those programs and services most likely to fulfil the needs of Nova Scotia businesspeople. This booklet presents all the programs and services offered by the Provincial government and also gives a selected list of Federal assistance.

"Programs and Services for Business Development in Nova Scotia" was designed to compliment "Establishing a Business in Nova Scotia," an overview of management decision-making, in fact, a 'what to do' before any investment of time or money is made.

The Department of Development firmly supports and encourages the entrepreneurial spirit of the Nova Scotia businesses community as the backbone of our economy.

I encourage those who find this book useful to also take advantage of the support services offered by the Nova Scotia Department of Development.

Yours very truly,

Roland Thornhill

Roland J. Thornhill
Minister

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INTRODUCTION: HOW TO USE THIS BOOK

In this edition of Programs and Services for Business Development in Nova Scotia, the Nova Scotia Department of Development has attempted to list the programs and services most likely to be useful to businesses in Nova Scotia, no matter what agency sponsors them.

Although all relevant provincial programs and services are listed in full, it has been necessary to list most federal programs and services in condensed, glossary form. However, more detailed information on the programs, services and agencies of the federal government is available in the Federal Business Development Bank publication, ABC: Assistance to Business in Canada, or from the federal government's Business Information Centre, Zenith 0-3200.

This book is divided into the following parts:

Chapter 1 lists the divisions of the Nova Scotia Department of Development and the various programs and services they offer to the Nova Scotia business community.

Chapter 2 lists all other Nova Scotia government departments and the programs and services they offer to business.

Chapter 3 lists selected federal programs and services concerned with business development in Nova Scotia.

Chapter 4 is a glossary of all other federal programs not found in Chapter 3.

Chapter 5 lists agencies and services which relate to transportation as it affects the business community.

A subject reference index provides a classified listing of programs and services.

The following publications of the Nova Scotia Department of Development may also be of assistance to business people:

Nova Scotia Directory of Manufacturers
Lists all manufacturers in the province by company name, cross-referenced by location and product.

Ocean Industry Directory
Lists all Nova Scotia manufacturers and service companies involved in ocean-related activity.

Establishing a Business in Nova Scotia
A handbook of interest to beginners and experienced business people alike, this publication contains sources of advice; capital, tax and regulation information; check-lists for establishing and financing a business; and an overview of franchising.

Nova Scotia Benefits from Offshore Oil and Gas
A guide to who's who in the Nova Scotia offshore development business. Includes lists of products and services required by major companies at work in the offshore.

All these publications are available from:

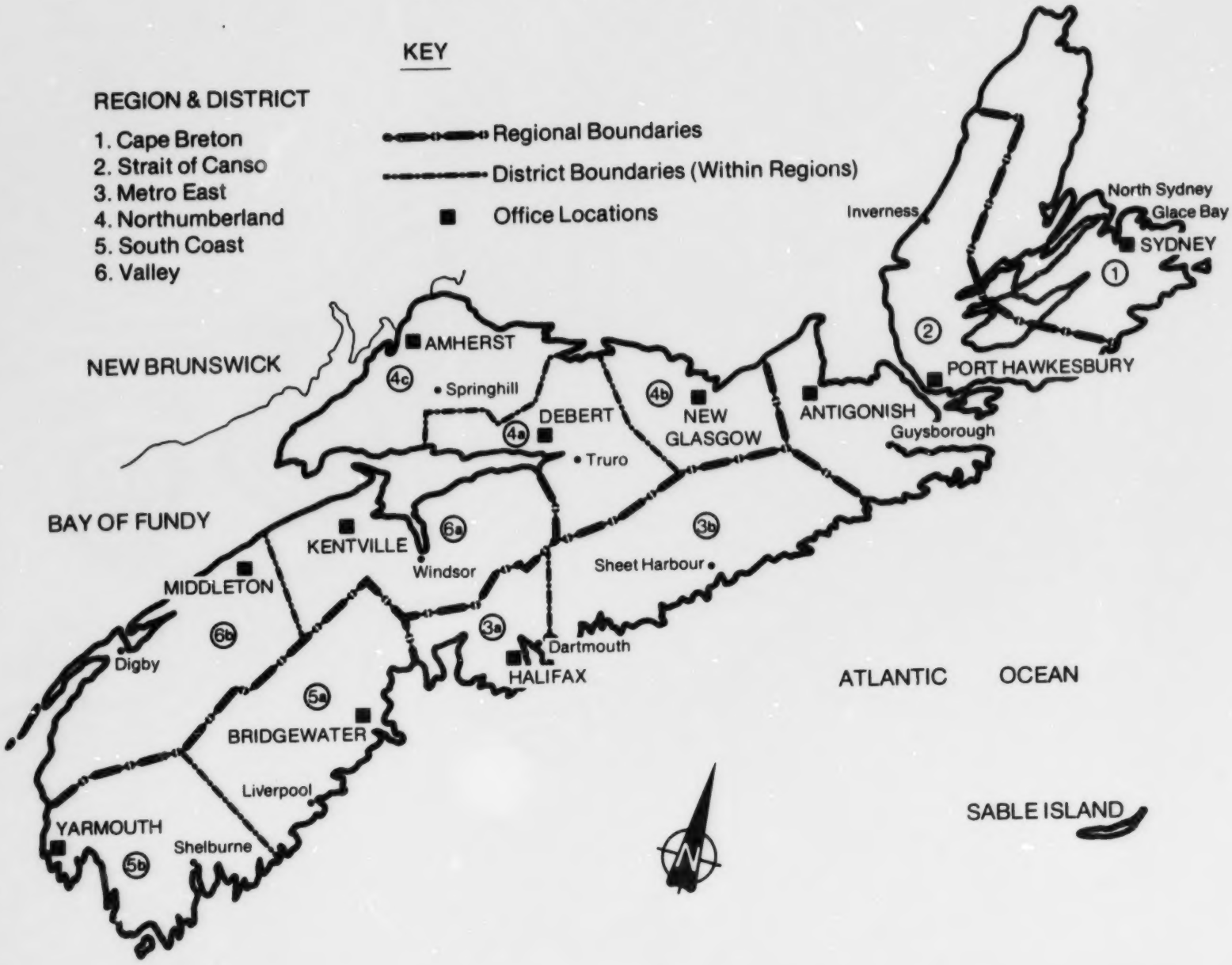
Nova Scotia Bookstore
1597 Hollis Street
(P.O. Box 637)
Halifax, Nova Scotia
B3J 2T3

or the Regional Offices of the Nova Scotia Department of Development. (Refer to pages xiv and xv for a listing and map of the Regional Offices.)

NOVA SCOTIA DEPARTMENT OF DEVELOPMENT REGIONAL OFFICES

Region & District	Position	Telephone	Location
HEAD OFFICE/ HALIFAX	Director	424-4243	World Trade & Convention Centre 1800 Argyle Street P.O. Box 519 Halifax, N.S. B3J 2R7
METRO/EAST	General Manager District Manager District Manager	424-5690 424-6767 424-5689	World Trade & Convention Centre 1800 Argyle Street P.O. Box 519 Halifax, N.S. B3J 2R7
CAPE BRETON	General Manager District Manager	539-4768 564-8241	LHC Building 295 Charlotte Street Sydney, N.S. B1P 1C6
STRAIT OF CANSO	General Manager	625-3200	Professional Building Church Street Port Hawkesbury, N.S. B0E 2V0
	District Manager	863-5707	Antigonish Municipal Bldg. 42 West Street Antigonish, N.S. B2G 2H5
NORTHUMBERLAND	General Manager District Manager	662-3339 662-3339	Administration Building Debert Air Industrial Park P.O. Box 100 Debert, N.S. B0M 1G0
	District Manager	752-1011	56 Provost Street New Glasgow, N.S. B2H 2P4
	District Manager	667-3223	P.O. Box 458 Amherst Industrial Park Amherst, N.S. B4H 4A1
SOUTH COAST	General Manager District Manager	543-9121 543-9121	Provincial Building 99 High Street Bridgewater, N.S. B4V 1V8
	District Manager	742-8404	Provincial Building 10 Starrs Road Yarmouth, N.S. B5A 2T1
VALLEY	General Manager	678-3386	Annapolis Valley Industrial Mall P.O. Box 524 Kentville, N.S. B4N 3X3
	District Manager	825-4545	131 Commercial Street P.O. Box 39 Middleton, N.S. B0S 1P0

REGIONAL OFFICES MAP



CHAPTER 1

PROGRAMS AND SERVICES OF THE NOVA SCOTIA DEPARTMENT OF DEVELOPMENT

Nova Scotia Department of Development
World Trade and Convention Centre
P.O. Box 519
Halifax, Nova Scotia
B3J 2R7
424-8920

The Department of Development is concerned with the overall economic climate of Nova Scotia. Its mandate is to stimulate economic growth and development in the province. More specifically, its objectives are to expand and strengthen existing enterprises and establish new ones in Nova Scotia; to foster a positive image of the province as a place to invest, work and live; and to strengthen the capital, technological, infrastructure and human-resource bases for future development. The department operates through four divisions -- Business and Technical Services, Finance and Administration, Industrial Development, and Policy and Planning -- to administer a number of provincially funded programs.

BUSINESS AND TECHNICAL SERVICES DIVISION

The Business and Technical Services division is responsible for administering a variety of programs designed to assist small business in the province, coordinating the work of 11 regional and district field offices, and offering management and technical services.

Executive Director: Gerald G. Etienne, 424-8935

Business Advisory Services

The Business Advisory Services branch provides financial, general management, and marketing assistance to help businesses obtain new (or retain existing) financing by putting together viable investment proposals. The branch provides analytical services to the department by reviewing applications for grants and appraising feasibility studies. It recommends action to be taken in response to major salvage/rescue operations. The branch provides specialist advice on the selection of external specialized consultants, and serves on special internal and external committees.

Director: Philip Peapell, 424-8083

Entrepreneur Development

Staff provide qualified advice and assistance to individuals wishing to become small business owner/operators. Additionally, existing owner/operators will be assisted in the strengthening of their companies and of their business management skills.

Director: Ivor Harrington, 424-6764

Ocean Industries Innovation Centre

This centre was set up under a General Development Agreement between the federal and provincial governments to help small businesses establish or expand in innovative directions that relate to ocean industries other than mineral exploration/extraction, fishing, primary fish processing and boat/ship building. It provides assistance in the form of advice, problem-solving, and financial or other support. Such assistance may be directed towards technology enhancement, management development, market analysis, product development, joint-venture negotiations, business planning and other activities approved on a project-by-project basis.

Any entrepreneur or small business manager with an innovative product or service that relates to ocean industries may apply for assistance in any area other than capital costs or equity. Qualified individuals should contact their local Department of Development representative for advice on how to proceed before initiating the project. Once approval has been given, Centre staff will be assigned to the project on an as-required basis. Where the support required includes financial assistance, a letter of commitment is issued. Level of financing is determined according to the nature of the project but will rarely be more than 75 %.

The Ocean Industries Innovation Centre is responsible for the Municipal Taxation Assistance Program.

Director: Ivor Harrington, 424-6764

Municipal Taxation Assistance Program

New or expanding ocean industry firms may, on terms and conditions to be determined by the provincial representative, be reimbursed for municipal taxes paid during the first four years of operation as follows:

- during the first two years of operation, by an amount equal to 75 % of municipal taxes paid;

- during the third year of operation, by an amount equal to 50 % of municipal taxes paid; and

- during the fourth year of operation, by an amount equal to 25 % of municipal taxes paid.

Regional Offices

The Regional Offices are the first point of contact between the private sector and the Department of Development. They provide a professional counselling service to members of the business community and act as a delivery mechanism for departmental and other government programs and services.

There are 11 Regional (and District) Offices throughout Nova Scotia. Please refer to pages xiv and xv for a list and map of the field offices.

The Regional Offices branch administers five Department of Development programs: the Black Business Opportunity Program, the Consulting Assistance Program, the Rural Industry Program, the Industrial Commissions Support Program and the Industrial Mall Municipal Tax Rebate Program.

Director: Andrew Hare, 424-4243

Black Business Opportunity Program (BBOP)

This program was established as a stimulus to create and maintain jobs in black businesses, and to bring members of the black business community into the mainstream of economic activity in Nova Scotia.

The program has two objectives:

- To assist in the establishment, expansion or modernization of any commercial operation engaged in the utilization of primary resources, manufacturing, processing or the provision of services;

- To provide training for black business people or their key staff where necessary for successful business operations.

The Nova Scotia Department of Development will participate with the firm by contributing a grant of 50 % of costs up to a

maximum of $10,000. The minimum owner's equity contribution must be at least 20 % of the total value of the business assets, including the new project.

Under the business education component of BBOP, the Department will consider 100 % grant coverage of eligible tuition, travel and book purchases. The maximum business education grant per company is $500.

Consulting Assistance Program (CAP)

The Consulting Assistance Program helps small business receive professional advice -- available through management consultants, accountants and experienced business people -- to deal with specific, non-recurring problems. It does this by providing partial funding for the retention of qualified advisors to conduct market or feasibility studies, to assist in developing a business plan or solving a technical problem, etc.

Eligibility

Eligible firms are new and existing Nova Scotia firms employing up to 50 people; engaged in the production of goods, construction, business services or tourism-oriented activities; and faced with unfavourable situations which could be improved by competent consultant advice. Other firms may be considered where justified by economic impact.

Type of Assistance

Up to 75 % of study fees, to a maximum government contribution of $2,000, is provided. Applications are approved on the basis of individual merit and potential benefit. It is anticipated that studies will include advice on marketing or production problems, and assistance with applications for loans or equity.

Rural Industry Program (RIP)

The Rural Industry Program is a provincially funded grant incentive program which assists in the development of small business in rural Nova Scotia. The Program provides grants primarily to the secondary manufacturing and processing sector and, to a lesser degree, to selected service industries.

NOTE: The Rural Industry Program can only cost-share those eligible assets purchased after an application is approved.

The RIP grant covers up to 50 % of a project's eligible capital cost, to a maximum grant of $10,000.

Eligibility

The Program is available to individual companies or cooperatives operating in Nova Scotia whose business activities will provide employment opportunities for rural Nova Scotians. To be eligible, businesses must be involved in processing, manufacturing or a selected service industry. Selected service industries include: machine shops, job printing, commercial saw sharpening, electric motor rewinding, packaging and assembly operations, ready mix concrete, electroplating, bookbinding, engine rebuilding, asphalt manufacturing, and retail outlets directly associated with new processing and/or manufacturing operations.

Companies must meet the Nova Scotia Department of Development's criteria, which include commercial viability, a demonstrated need for the grant, market demand for the product, and employment creation. The Project must not be eligible for capital grants from other government programs.

Industrial Commission Support Program

The Industrial Commission Support Program was initiated to encourage local participation in the industrial and commercial development process. It does this through sharing in the operational and promotional costs of provincially incorporated industrial commissions in need of financial assistance.

Industrial Mall Municipal Tax Rebate Program

The Industrial Mall Municipal Tax Rebate Program is available to tenants of incubator malls owned by the Nova Scotia Department of Development, Industrial Estates Limited and municipal development agencies in the province.

The Program provides tax rebates to qualified mall tenants to offset municipal tax charges which are calculated according to a rental subsidy formula. The maximum term for the Tax Rebate Program is five years.

Contact

For information on any of these five programs, contact the Regional Office of the Nova Scotia Department of Development nearest you.

See list of Regional Offices and map on pages xiv and xv.

Technical Services

The Technical Services Branch provides information of a technical or engineering nature to assist businesses and other government departments or agencies. It also implements development-related projects.

Director: Harvey Doane, 424-4339

FINANCE AND ADMINISTRATION DIVISION

The Finance and Administration division is responsible for the management and control of fiscal resources, both within the Department and its Agencies; the effective utilization of staff; and the administration of a number of job creation initiatives for the province, managed by its Employment Opportunities branch.

Executive Director: Norman MacNeil, 424-8085

Employment Opportunities

This branch administers the Mainstreet Program, the Program for the Disabled, the Task Force Industry Program and the Youth Entrepreneurial Skills Program.

Director: John Chiasson
424-2720
1-429-2167 (toll-free line)

Address: Employment Opportunities Branch
P.O. Box 9020, Postal Station A
Halifax, Nova Scotia
B3K 5M6

or

The Stern Building, 1st Floor
81 Alderney Drive
Dartmouth, Nova Scotia

Mainstreet Program

The Mainstreet Program is aimed at helping the downtown areas of Nova Scotian communities continue to be the centre of economic and social activities.

The purpose of the Program is to make the downtowns more desirable places to live, work and shop; and to provide improvements to sidewalks, buildings, parking, access to downtown, and the appearance of retail stores and other commercial buildings in the downtown, thus helping to create a more attractive streetscape. The Program encourages the organization of active downtown groups of continuing existence dedicated to the long-term improvement of the downtown. It involves the municipalities and their merchant groups in downtown revitalization efforts.

Funding

Communities can choose between two types of funding, either Beautification or Anchor projects.

The program will provide beautification funding to communities to undertake labour-intensive projects. This funding is at the minimum wage, plus 10 % of wages towards employee benefits and 10 % of wages towards a capital allowance. The maximum funding per community is $12,000.

Anchor projects funding is available to communities to facilitate implementation of projects key to successful economic stimulation and revitalization. Projects which incorporate the management of the revitalization program, promotion, planning, infrastructure improvements and coordination of private initiatives would be funded at 60 % of the total eligible cost of a project. A maximum may be established based on budgetary allocations and the merit of any proposal. To be eligible for anchor projects funding, a community must complete a downtown data base.

In communities undertaking beautification or anchor projects, facade-improvement rebates are available to commercial building owners and tenants to upgrade the appearance of the exterior surfaces of their buildings visible to the shopping public. Rebates for completed, approved projects will be made at 30 % of total eligible cost or at a maximum determined by the size of the project, whichever is less. Rebates of 40 % of total eligible costs or a determined maximum, whichever is less, are available for adjacent properties that follow a complementary improvement theme, or for a registered heritage property.

Eligibility

To be eligible for participation in the program, a community must have a Business Improvement District Committee (or Commission) and make appropriate application to the program by the set deadline.

Contact

Employment Opportunities Branch
424-2720
1-429-2167 (toll-free line)

or the Regional Office of the Nova Scotia Department of Development nearest you.

Program for the Disabled

The Program provides a wage subsidy to stimulate the public and private sectors to establish employment opportunities for the disabled. This enables disabled persons to acquire new skills or utilize existing skills within the work place.

The Department of Development will pay a wage subsidy for approved employees for a maximum of 25 weeks.

The objectives of the Program are to provide work experience for the disabled, to demonstrate to employers the employment potential of the disabled, to develop the self-confidence of the disabled by demonstrating that they may become valuable members of the work force, to provide the disabled with the opportunity to demonstrate work-related competence to employers and to create public awareness of the capabilities of the disabled.

Employer Eligibility

The Program is available to provincial and municipal governments, non-profit organizations, as well as the private sector. Positions applied for must be incremental and demonstrate the potential for permanent employment following completion of the 25-week period.

Employee Eligibility

Potential employees will be referred by the Nova Scotia Department of Social Services and organizations recognized by that department as dealing with the disabled. Those organizations will forward to the Department of Social Services

the names of persons they feel should be employed in a program of this nature. An application for employment will then be forwarded to the individuals identified.

Contact

Employment Opportunities Branch
424-2720
1-429-4525 (toll-free line)

or the Regional Office of the Nova Scotia Department of Development nearest you.

Task Force Industry Program

This program is intended to stimulate the creation of new incremental jobs within the private sector through immediate wage assistance to businesses able and willing to expand their work force.

Eligibility

Manufacturers, processors and selected services are eligible. The eligible selected service activities include: machine shops, commercial saw sharpening, commercial job printing, demineralized-water production, recycling operations, electric-motor rewinding, packaging and assembly operations, furniture rebuilding, upholstery operations, ready-mix concrete, electroplating, bookbinding, engine rebuilding, and retail outlets directly associated with manufacturing and/or processing establishments. The service industry is also eligible.

Personal service businesses, the construction industry, and professionals and employees working on commission are ineligible for assistance under the program.

For manufacturers and processors, any new, meaningful position added to the normal work force is eligible for assistance. Within the service industry, only skill-related jobs are eligible for assistance. These positions must be filled by persons who have recently and successfully completed skill training in an area related to the new position.

Type of Assistance

For employees who are 16-24 years of age inclusive, an hourly wage subsidy of $2.75 (maximum 35-hour week) for a maximum of 16 weeks will be paid to the employer.

For employees 25 years of age and over, an hourly wage subsidy of $2.50 (maximum-35 hour week) for a maximum of 12 weeks will be paid to the employer.

Contact

Employment Opportunities Branch
424-2720
1-429-4525 (toll-free line)

or the Regional Office of the Nova Scotia Department of Development nearest you.

Youth Entrepreneurial Skills Program (YES)

The Department of Development in cooperation with the Royal Bank of Canada provides start-up money under the Youth Entrepreneurial Skills Program, which is designed to create new businesses in Nova Scotia operated and owned by youth.

Eligibility

Applicants must be between the ages of 16 and 24 inclusive. Applicants under the age of 18 will need the signature of a guarantor acceptable to the Royal Bank.

Applicants must be eligible to work in Canada and be residents of Nova Scotia.

Proposed projects must be new businesses to be located in Nova Scotia and expected to provide either a marketable product or service. Professional services and consultants are not eligible under the YES Program.

Partnerships are permitted, but the start-up loan is limited to $5,000 per business, and, under the student component, $2,000 per business.

Type of Assistance

The YES Program will provide youth with start-up money in the form of a loan to a maximum of $5,000. The loan is interest-free for the first 12 months, with a repayment deadline not more than two years from the date of the loan.

Under the student component, the YES Program provides business start-up money to a maximum of $2,000 per summer business. The loan to students is interest-free from May 1 to the

repayment deadline of October 1. A grant rebate of $250 is offered to students if the loan is repaid on or before October 1.

Contact

Employment Opportunities Branch
424-2720
1-429-2167 (toll-free line)

or the Regional Office of the Nova Scotia Department of Development nearest you.

Financial Services

Machinery and Equipment Tax Rebate Program

This program assists small businesses by rebating a portion of municipal taxes paid on machinery and equipment used for manufacturing and processing. The rebate on municipal taxes is paid on the first $1 million of assessment.

Contact

Natalie Robar, 424-6687

INDUSTRIAL DEVELOPMENT DIVISION

The Industrial Development division seeks appropriate industries to locate in Nova Scotia. It conducts opportunity analyses and attends or manages promotional events seeking firms likely to come to Nova Scotia. It then assists such firms to establish in the province by putting them in contact with appropriate government and private agencies.

The Industrial Development division consists of the Industrial Benefits Office, the Industrial Promotion Branch and the Market Development Centre.

Executive Director: Richard K. Fletcher, 424-8958

Industrial Benefits Office

The Industrial Benefits Office was created to help maximize industrial benefits for Nova Scotia resulting from major industrial and resource projects. It is the first point of contact regarding offshore opportunities, potential Nova Scotia joint-venture arrangements and general information about the offshore and other major industrial projects.

The Office operates to:

- promote business between Nova Scotian companies and offshore oil and gas companies by providing up-to-date information;
- negotiate agreements that ensure maximum Nova Scotian content in offshore development;
- inform Nova Scotian companies by providing status reports, lists of products, project details, and information about the oil and gas industry;
- provide information on regulatory, planning, and advisory bodies within government, and to facilitate access to them;
- provide active liaison with industry and trade associations;
- monitor and evaluate resource-related business within Nova Scotia in order to maximize Nova Scotian content as negotiated in Canada Benefits Plans; and
- provide the same kinds of service on other large resource development projects, and in the area of government procurement.

Director: Richard Butler, 424-4730

Industrial Promotion

The Industrial Promotion branch is directly responsible for the formulation and implementation of a promotional program that encourages new industrial investment in Nova Scotia. This results in the identification and attraction of investments in new manufacturing and service-sector operations originating domestically and internationally, leading to job creation in Nova Scotia. The branch also maintains strong and effective relationships with other agencies, both federal and provincial, to coordinate and enhance the opportunities for investment in Nova Scotia.

A team of industrial development officers travels extensively both within and outside Canada searching out companies which can profit by a Nova Scotia location and can, at the same time, contribute to the positive growth of the provincial economy.

With work effort divided by industrial sector, the development officers are knowledgeable in their fields and are able to guide prospects to the successful implementation of new investment projects.

A research section is accomplished in producing basic market data, information concerning available sites, transportation costs, labour availability and costs, and other pertinent information required in support of investment decisions.

Director: Tom Merriam, 424-5320

Market Development Centre

The Market Development Centre is the marketing arm of the Industrial Development Division and focuses on selling Nova Scotia products outside the province. It implements a market development strategy which encourages: market intelligence, export transactions, market promotion, strategy, planning, product development, market education, export incentives, marketing consultant services, and trade house and association support.

The Market Development Centre administers the Trade Expansion Program and the Product Development Management Program.

Director: Frederick Were, 424-4242

Trade Expansion Program (TEP)

This program offers grants to assist Nova Scotia firms wishing to attend trade fairs and exhibits, conduct market identification investigation, attend market education courses, and host incoming buyers.

Type of Assistance

Trade Fairs and Exhibits: Nova Scotia firms are encouraged to display their products and services in appropriate trade fairs and exhibits to establish new markets or introduce new products.

Reimbursable costs may include:

- costs for booth space;

- 50 % of return economy airfare costs for company personnel approved by the Department of Development;
- for one person, up to $75 per day for hotel, meals and other expenses; and
- for a second approved company representative, up to $50 per day for hotel, meals and other expenses.

Market Identification: Nova Scotia firms are encouraged to investigate potential marketing, joint-venture and licensing opportunities and to examine new technologies that could improve the economic status of their business operations directed to the export market.

Reimbursable costs may include:

- 50 % of the return economy airfare costs for company personnel approved by the Department of Development;
- for one person, $75 per day for hotel, meals and other expenses; and
- for a second approved company representative, $50 per day for hotel, meals and other expenses.

Market Education: The Nova Scotia business community is encouraged to develop increased knowledge and understanding of the techniques and methods of modern marketing.

Reimbursable costs may include:

- 50 % of the return economy airfare costs for company personnel approved by the Department of Development;
- 50 % of tuition, registration and textbook costs;
- $50 per day for hotel, meals and other expenses.

Incoming Buyers: Nova Scotia firms are assisted in bringing buyers or potential licensing or joint-venture partners into the province to visit the firm's facilities.

Reimbursable costs may include:

- return economy airfare to and from Nova Scotia for one buyer representing one company to visit the applicant's facilities.

Criteria

It must be reasonably established that:

- The applicant is a Nova Scotia manufacturer, processor or selected service industry.
- The project is likely to bring new business or expose the Nova Scotia firm to new techniques in marketing.
- The project will create new business and Nova Scotians will receive significant benefits in terms of income and employment.
- In the case of market education projects, the education must significantly benefit the Nova Scotia firm's operations.

Product Development Management Program (PDMP)

The Product Development Management Program is designed to provide support for business within essential phases of the product development cycle.

This program has been developed to assist manufacturers in developing innovative products and upgrading the design quality of existing products. This assistance is intended to help clients strengthen their competitive position through diversification and improvement of product lines, enhanced marketability, and improved efficiency and profitability.

The Product Development Management Program provides grant assistance to local industry for the design and development of products, packaging and marketing literature.

Type of Assistance

PDMP grants provide up to 50 % of the development costs submitted by a consultant designer to do:

- marketplace research to identify product trends and specific product requirements;
- design and development of product as identified by marketplace research;
- design and development of new packaging; and

- design and development of new marketing literature directed to export sales.

PDMP offers up to 50 % of approved costs to a maximum of $7,500 for product design and 50 % of approved costs to a maximum of $2,000 for packaging and market literature design.

Contact

Market Development Centre
424-5315

or the Regional Office of the Nova Scotia Department of Development nearest you.

POLICY AND PLANNING DIVISION

The Policy and Planning division includes three branches which provide important services to the business community. These branches are: Economic Analysis and Policy Development; Program and Evaluation; and Statistics and Research Services.

Executive Director: Carol Conrad, 424-6721

Economic Analysis and Policy Development

The Economic Analysis section assesses the economic performance and outlook of Nova Scotia and provides economic evaluation of opportunities and problems. The section also assists companies with the processing of applications through the Foreign Investment Review Agency (FIRA).

The Policy Development section provides analysis and advice to the government on a wide range of economic and industrial development matters. Policy advice is often prepared in consultation with the private sector, such as in the case of the government's White Paper on Economic Development. The section also makes regular representations to the federal government on behalf of Nova Scotia's business community, for example, on the need to maintain freight rate assistance .

Program and Evaluation

The Program and Evaluation branch negotiates major economic development agreements with the federal government. In 1974 the federal Department of Regional Economic Expansion (DREE) signed a General Development Agreement (GDA) with Nova Scotia. Under the GDA, nineteen subsidiary agreements have been signed, with a total financial commitment exceeding

$700 million. Although the GDA, having a term of 10 years, expired on March 31, 1984, a number of subsidiary agreements continue in effect.

In June 1984 a new ten-year umbrella agreement was signed with the federal Ministry of State for Economic and Regional Development to succeed the GDA. This Economic and Regional Development Agreement (ERDA) provides the framework under which the province is undertaking new subsidiary agreements with key federal departments such as the Department of Regional and Industrial Expansion (DRIE).

Current federal-provincial development agreements, with cost-sharing ratios and expiry dates, are listed in the table on the following page.

Statistics and Research Services

The Statistics and Research Services branch is responsible for the collection, interpretation and dissemination of statistical information required and requested by businesses in Nova Scotia. Many surveys and publications of specific use to the business community are prepared on a regular basis. This material includes the **Directory of Manufacturers, Ocean Industries Directory,** and annual survey and inventory of commercial space in the Halifax Metro area.

NOVA SCOTIA FEDERAL/PROVINCIAL SUBSIDIARY AGREEMENTS

	Title	Total Cost	Fed/Prov Cost-sharing Ratio	Expiry Date
1.	Panamax Dry Dock	$ 57,600,000	76/24	Mar. 31/85
2.	Assistance to Michelin Tires (Canada) Ltd.	56,000,000	75/25	Dec. 31/87
3.	Ocean Industry Development	35,000,000	65/35	July 23/86
4.	Forest Resource Development	53,426,000	53/47	Mar. 31/87
5.	Agri-Food Development	48,300,000	48/52	Oct. 5/87
6.	Strait of Canso Area Development	28,000,000	70/30	Mar. 31/89
7.	Mineral Development	26,900,000	60/40	Mar. 31/89
8.	Economic Development Planning	4,000,000	50/50	Mar. 31/89
9.	Forest Renewal	17,500,000	69/31	Mar. 31/87
10.	Fisheries	50,000,000	70/30	Mar. 31/89
11.	Tourism	14,000,000	70/30	Mar. 31/89

CHAPTER 2

PROGRAMS AND SERVICES OF OTHER NOVA SCOTIA GOVERNMENT DEPARTMENTS AND AGENCIES

INDUSTRIAL ESTATES LIMITED (IEL)

Industrial Estates Limited
World Trade and Convention Centre
1800 Argyle Street
Halifax, Nova Scotia
B3J 1M5
425-6331

Industrial Estates Limited is a Nova Scotia crown corporation created to support the establishment and expansion of manufacturing industries throughout the province. Its board of directors is composed of leading Nova Scotia businessmen who understand the objectives and problems related to successful corporate investment.

An advisory council, which includes international leaders in business, industry, finance and law, was established in 1962. The services and recommendations of IEL's directors and council are readily available to assist clients in reaching decisions.

On behalf of the Province of Nova Scotia, IEL owns and operates 13 industrial parks, in Amherst, Bedford, Dartmouth, Debert, East Chezzetcook, Kentville, Liverpool, Sackville, Shelburne, Springhill and Stellarton. In all locations, fully serviced and prepared sites are available at competitive prices. Pursuant to a federal/provincial ocean-industry development agreement, the Woodside Industrial Park in Dartmouth has been designated for the exclusive use of ocean industries.

IEL also carries out major land assembly projects and administers its own Financing Program and the Industrial Incubation Program.

President: Les Single

IEL Financing Program

The minimum loan financing available under this program is $250,000. IEL can finance, at competitive interest

rates, up to 100 % of the land and buildings, and up to 60 % of the installed cost of equipment for a new enterprise or a plant expansion. Financing of land and buildings over a 20-year period and of machinery over a 10-year period is customary.

Industrial Incubation Program

To encourage the start-up of new manufacturing and processing enterprises in Nova Scotia, IEL has constructed a number of multi-tenant industrial malls throughout Nova Scotia. These malls offer self-contained manufacturing and office space.

Eligibility

Manufacturers and processors qualify for assistance provided they meet one or more of the following conditions:

- They manufacture products not already made in Nova Scotia.
- They introduce new technology to manufacture products already being made in Nova Scotia.
- They expand their enterprise from "cottage" status to commercial production.
- They experiment with and develop new product lines by existing manufacturers.
- They have established any potentially viable business in the secondary sector with a need for special incentives or assistance.

Type of Assistance

Assistance is in the form of a rental subsidy for a five-year period as follows:

Year 1:	25 % of commercial rate
Year 2:	25 % of commercial rate
Year 3:	50 % of commercial rate
Year 4:	75 % of commercial rate
Year 5:	110 % of commercial rate

After the maximum period of five years, tenants are expected to construct their own facilities to make space available for new enterprises.

Application

There are no formal application forms. However, an applicant is normally required to provide information falling in these categories: corporate background, description and location of projects, marketing plans, current and pro forma financial statements, economic effect on the region and the province, availability of labour, etc.

Manager, Industrial Parks: Frank M. LeTourneau
425-6331

NOVA SCOTIA DEPARTMENT OF AGRICULTURE AND MARKETING

Nova Scotia Department of Agriculture and Marketing
P.O. Box 550
Truro, Nova Scotia
B2N 5E3
895-1571
424-6734 (Enquiries -- Halifax)

Agriculture Development and Credit Services

This branch coordinates agriculture development programs in the province and provides staff for the operation of the Nova Scotia Farm Loan Board.

It is responsible for the Establishment of Young Farmers Interest Forgiveness Policy, the Interest Subsidy Policy and the Farm and Timber Loans Program.

Director: Arnold A. Rovers

Farm and Timber Loans Program

In accordance with the Agricultural and Rural Credit Act, loans are available for the purchase of farms, equipment and livestock, and for the development of existing farms to expand production and improve productivity. Farms include livestock, horticulture, greenhouse and fur operations. Loans are also available under the Forest Improvement Act to owner/operators of sawmills to acquire timberland.

Type of Assistance

A variety of loan formulas and repayment schedules are available for commercial farmers, young farmers, and part-time farmers, depending on the type of operation and farm income. With reference to forest land purchase, loans are available up to 75 % of the appraised value of the woodland. This assistance is available to owners of forest product mills (excluding pulp mills) who wish to purchase land within 30 miles of the mill. Timber and farm loan applications over $300,000 require Order-in-Council approval.

Contact

N.S. Farm Loan Board
P.O. Box 550
Truro, Nova Scotia
B2N 5E3
895-1571/895-9473

N.S. Farm Loan Board
Kentville Agricultural Centre
Kentville, Nova Scotia
B4N 1J5
678-7365

or the Department of Agriculture and Marketing's agricultural representative in your area (see page 23).

Extension Services

This branch provides an extension service in agriculture, rural youth development, community development and home economics. Agricultural representatives are located throughout the province and act as an information source to the agricultural community, providing liaison services between farmers and departmental specialists. The branch also offers farm management services and operates a farm accounting service. (Refer to the list of agricultural representatives and farm management specialists on pages 23 and 24.)

Through its engineering services, this branch plans farm drainage systems, supplies farm building designs and plans, operates the province's dyke maintenance program and provides technical and financial assistance in controlling river flooding.

The branch administers the following provincial policies:

Agricultural Limestone Assistance Policy
Assistance to Purchase Limespreading Equipment
Canfarm Records Assistance Policy
Capital Grants Policy
Farm Land Purchase and Leasing Policy
Land Improvement Policy

Director: Richard J. Huggard

AGRICULTURAL REPRESENTATIVES

Area Served	Address	Phone
Cape Breton County Richmond County	Mr. Harvey MacDonald Provincial Building Sydney, N.S. B1P 5L1	539-5500
Guysborough County Antigonish County	Mr. Donald L. MacDonald 11 James Street Antigonish, N.S. B2G 1R6	863-4705/06
Pictou County	Mr. James Neary P.O. Box 160 Pictou, N.S. B0K 1H0	485-4317
Halifax County East Hants County	Mr. Gordon Crowe P.O. Box 97 Middle Musquodoboit, N.S. B0N 1X0	384-2262
Cumberland County	Mr. Ralph Murray Experimental Farm Nappan, N.S. B0L 1C0	667-8722
West Hants County	Mr. Robb MacMillan P.O Box 248 Windsor, N.S. B0N 2T0	798-8377/78
Kings County	Mr. Fred Walsh Agricultural Centre Kentville, N.S. B4N 1J5	678-7365
Annapolis County	Mr. Brian Crouse (Acting) Lawrencetown, N.S. B0S 1M0	584-2231
Lunenburg County Queens County	Mr. Laurie Ells 99 High Street Bridgewater, N.S. B4V 1V8	543-9191
Digby County	Mr. Bruce Gilliatt P.O. Box 309 Weymouth, N.S. B0W 3T0	837-5161/62
Yarmouth County Shelburne County	Mr. Malcolm Fuller 10 Starr's Road Yarmouth, N.S. B4A 2T1	742-4334
Inverness County Victoria County	Mr. Leo Cox Agricultural Fieldman P.O. Box 70 Mabou, N.S. B0E 1X0	945-2999/ 945-2340

FARM MANAGEMENT SPECIALISTS

Area Served	Address	Phone
Central and Eastern Regions	Mr. Rollie Hayman, Supervisor Nova Scotia Agricultural College P.O. Box 550 Truro, N.S. B2N 5E3	895-1571
Western Region	Mr. Peter Dekker Agricultural Research Station Kentville Agricultural Centre Kentville, N.S. B4N 1J5	678-7365

Horticulture and Biology Services

Production guidelines for tree fruits, small fruits, vegetables, greenhouse crops and ornamentals are supplied to rural and urban clients through technical information on land use and cultural management. Problems in production caused by insects, diseases and weeds are diagnosed and solutions are recommended to growers. This branch also advises farmers on the design, layout and management practices of roadside stands and maintains an advisory service on agriculture.

The branch administers the following provincial policies:

Bulk Bin Construction Assistance Policy
Certified Seed Potato Assistance Policy
Farm Pond Policy
Maple Products Policy
Refrigerated Berry Crop Storage Construction Policy
Transportation Assistance for Importation Package
Bees and Extra Queens

Director: David Sangster

Livestock Services

This branch supervises the policies of the department pertaining to livestock. Specialists work with livestock and poultry producers to assist them in maintaining a high level of production.

The branch administers the following provincial policies:

Beef Cow/Calf Support Program
Breed Promotion Policy

Breeders' Guarantee Policy (Swine)
Cream Hauling Assistance Policy
Improved Sire Policy (Commercial Beef)
Improved Sire Policy (Purebred Beef Cattle)
Improved Sire Policy (Purebred and Commercial Sheep)
Improved Sire Policy (Swine)
Production Incentive Program for Farm Separated Cream
Sheep Pasture Improvement Policy
Sheep Production Policy

Director: Stuart F. Allaby

Marketing and Economics

This branch assists producers, commodity groups and marketing organizations in developing and expanding markets for Nova Scotia agricultural products. It administers the Cooperative Associations Act, the Natural Products Marketing Act and the regulations respecting provincial grade standards for agricultural products.

The branch provides economic analysis services for the agricultural industry. It monitors and researches developments in the industry and the economy. It collects and maintains a library of statistical data relating to agriculture and carries out and publishes statistical analysis relating to agricultural development. It provides the economic input in the development of long-range policy and planning for the Department of Agriculture and Marketing. This branch is also responsible for the Live Market Hog Transportation Policy.

Director: Gordon B. Kinsman

Soils and Crops

This branch is the source of up-to-date information on the soil resources of the province. It advises on soil management, fertilizer use and crop husbandry practices for optimum production, protection and utilization of field crops grown in the province. It offers five specialized services to the farmer: soil testing, plant foliar tissue analysis, livestock feed analysis, land use planning and a crop production service in cereal grain, corn and forage, tobacco and weed control.

The branch is also responsible for the Fertilizer Assistance and the Pedigreed Seed Grain Production policies.

Director: J. D. Johnson

NOVA SCOTIA DEPARTMENT OF EDUCATION

Nova Scotia Department of Education
P.O. Box 578
Halifax, Nova Scotia
B3J 2S9
424-5605

Of the many services of the Nova Scotia Department of Education, only those concerned with business in the Adult Education Program are here. There are also many business-related courses offered by local and regional school boards.

Vocational and Technical Training Division

This division administers the Adult Vocational Training Centres, three Institutes of Technology and the Regional Vocational Schools. Through these, it delivers a wide range of occupational, managerial and technical training courses.

Occupational Training Program

Occupational training is provided for adults referred by Canada Employment Centres to Adult Vocational Training Centres in Dartmouth or Sydney or to any of the outside modules located in such municipalities as Port Hawkesbury, Eskasoni, Tor Bay, Antigonish, New Glasgow, Stellarton, Amherst, Truro, Sackville, Halifax, Kentville, Digby, Yarmouth, Liverpool, Bridgewater and Chapel Island. Over fifty courses are offered in the areas of business education, drafting, metal fabrication, welding, electronics, cooking, furniture making, and academic upgrading.

Contacts

Mr. John Roberts, Principal
Cape Breton Adult Vocational Training Centre
P.O. Box 1042
Sydney, Nova Scotia
B1P 6J7

Mr. Dennis MacDonald, Principal
Dartmouth Adult Vocational Training Centre
10 Acadia Street
Dartmouth, Nova Scotia
B2Y 4H3

Applied Arts and Technology Education

The Nova Scotia Institute of Technology in Halifax offers nine two-year courses and six one-year courses in nine technical specialties such as electronics, electrical-mechanical, medical, dental, computer and construction technologies; and process operation, computer programming and computer-aided design and manufacturing (CAD/CAM). It also provides trade training for courses requested by the Apprenticeship Branch of the Department of Labour, and an extension program which provides a variety of part-time courses.

Contact

Mr. J. Driscoll, Principal
Nova Scotia Institute of Technology
5685 Leeds Street
P.O. Box 2210
Halifax, Nova Scotia
B3J 3C4
424-4533

The Nova Scotia Land Survey Institute in Lawrencetown, Annapolis County, provides technical courses specific to the science of land measurement. Its program includes three two-year courses and seven one-year courses including cartography, computer programming, planning technology, remote sensing, and surveying with its related occupations.

Contact

Mr. J. F. Doig, Principal
Nova Scotia Land Survey Institute
P.O. Box 10
Lawrencetown, Nova Scotia
B0S 1M0
1-584-2226

The Nova Scotia Nautical Institute in Halifax provides training in marine navigation and marine engineering, both in upgrading courses and in one-year cadet courses, as well as extensive marine emergency duties training. The courses vary in length and complexity to meet the certification standards required by the Ministery of Transport for careers at sea.

Contact

Capt. John Samson
Nova Scotia Nautical Institute
P.O. Box 578
Halifax, Nova Scotia
B3J 2S9
424-3290

REGIONAL VOCATIONAL SCHOOLS

School	Address	Phone
Annapolis Regional Vocational	Mr. E. J. (Jack) Rodda, Principal Box 940 Middleton, N.S. B0P 1S0	825-3491
Burridge Regional Vocational	Mr. Joseph H. McLellan, Principal Pleasant Street Yarmouth, N.S. B5A 2L2	742-3501
Canso Regional Vocational	Mr. John MacEachern, Principal Box 2000 Port Hawkesbury, N.S. B0E 2V0	625-2200
Cape Breton Regional Vocational	Mr. L. Robert McVeigh, Principal 364 Prince Street Sydney, N.S. B1P 5L2	564-4574
Colchester Regional Vocational	Mr. D. Bob MacKinnon, Principal Box 850 Truro, N.S. B2N 5G6	895-1511
Cumberland Regional Vocational	Mr. George Laird, Principal Box 550 Springhill, N.S. B0M 1X0	597-3737
Dartmouth Regional Vocational	Mr. Gerald J. O'Malley, Principal Woodlawn Road Dartmouth, N.S. B3W 2R7	434-2020

School	Address	Phone
Halifax Regional Vocational	Mr. Alexander Van Gurp, Principal 1825 Bell Road Halifax, N.S. B3H 2Z4	422-8301
Hants Regional Vocational	Mr. Bernard Fetter, Principal Box 2079 Windsor, N.S. B0N 2T0	798-8348
Kings Regional Vocational	Mr. David Corkum, Principal Box 487 Kentville, N.S. B4N 3X3	678-7341
Lunenburg Regional Vocational	Mr. N. Les Brown, Principal Box 1450 Bridgewater, N.S. B4V 1V8	543-2295
Memorial High School	Mr. Norman Connors, Principal Box 300 Sydney Mines, N.S. B1V 2Y5	736-6233
Pictou Regional Vocational	Mr. Earl Gratto, Principal Box 820 Stellarton, N.S. B0K 1S0	752-2002
Shelburne Regional Vocational	Mr. Alexander E. McCabe Box 760 Shelburne, N.S. B0T 1W0	875-3091

NOVA SCOTIA DEPARTMENT OF FISHERIES

Nova Scotia Department of Fisheries
P.O. Box 2223
Halifax, Nova Scotia
B3J 3C4
424-4560

Estuarine and Inland Fisheries Division

The Estuarine and Inland Fisheries division is responsible for planning, developing and carrying out departmental policies and programs to conserve and enhance the fisheries resource where water and land meet.

There are three major responsibilities: conducting and reporting resource inventories of estuarine species for input to resource management decisions, commercial development and land use planning.

In the area of aquaculture, the division provides seed money for aquaculture operations, technical assistance at the start-up stages, and ongoing technical assistance. In addition, pilot scale studies associated with the development of aquaculture opportunities are made. For example, the division administers the department's oyster and blue mussel hatchery and demonstration project at Pleasant Point, Halifax County.

Inland fisheries operations are assisted through the operation of the Antigonish hatchery for trout. Trout eggs and fingerlings are sold to the private sector for commercial purposes.

This division is also responsible for providing input to federal, provincial and various intergovernmental committees respecting land use planning in the coastal zone.

Director: L. MacLeod

Fisheries Loan Board

In accordance with the Fisheries Development Act, the Board makes loans to fishermen, companies, cooperatives, and associations for the purpose of purchasing or building a fishing boat; purchasing and installing an engine or equipment in a boat; converting, modifying, or upgrading an existing boat; and developing aquaculture facilities.

Fisheries Loan Program

Loans are provided at interest rates usually more favourable than those offered by commercial lending institutions. These rates are established by the provincial government in consultation with the Fisheries Loan Board and tend to reflect the advantage of the provincial government borrowing rate.

Type of Assistance

The rates of interest are 8 % for vessels costing up to $150,000; 4 % for vessels costing up to $300,000; and higher, floating interest rates (which change every three months) for vessels costing over $300,000. A 20 % down payment is required

on vessels, engines, equipment and aquaculture facilities. The loan period is 12 years for new boats, 8 years for diesel engines and 5 years for gas engines and equipment.

As a security for a loan, the Board requires a first mortgage on the boat for which the loan has been made. Under certain circumstances, the Board will require a personal guarantee. Also, where a corporate borrower is a subsidiary of another corporation, or is closely related to another company, it may be necessary for the parent or affiliated company to guarantee the loan.

Borrowers must maintain insurance on boats mortgaged to the Board in an amount sufficient to cover the outstanding balance of the loan.

The Board will **not** consider loans for:

- vessels less than 22' in le ,th,
- used vessels over 12 years old, or
- for less than $1,000.

Director: E. A. MacIntosh

Industrial Development Division

This division is responsible for the department's programs related to fishing vessels, gear and equipment, harbours and wharves, port facilities (bait freezers and storage, water, electrical hook-ups, unloading facilities), and processing plants. I. deals with all the equipment and facilities involved in the catching, handling, processing and marketing of fish and fish products.

The Industrial Development division staff provide technical assistance, direction and information on financial assistance to fishermen and processors to encourage improvements and new technology aimed at making the fishery more efficient, safe and productive.

Director: J. Marsters

Marine Resource Division

This division is responsible for management of the fishery resource, biological surveys and assessments of stocks that are of particular interest to the fishing industry in Nova Scotia.

As a consequence, divisional activities are primarily directed toward representing the interests of Nova Scotia on federal/provincial/industrial committees dealing with the management of groundfish, pelagic, shellfish and marine plant stocks along the Atlantic coast.

In support of this primary function, detailed studies are conducted that are complement or support federal studies.

Director: A. A. Longard

Marketing Division

The following marketing services are available to the fishing industry and other sectors such as the food service industry on a request basis:

- provision of market information to seafood producers through a newsletter, and specific information as requested;
- assistance in making potential market contacts for processors in Nova Scotia;
- assistance in sourcing supplies of Nova Scotia seafood for those interested in making purchases;
- generic promotion of seafood directed at large users in both the United States and Canada; and
- various publications and other materials to assist industry in the promotion of consumer awareness and consumption of seafood.

Director: Janis Raymond

Planning and Finance Division

This division is engaged in providing all elements of programming, planning, finance and administration, socio-economic analysis, liaison and coordination, market development and education/information functions in support of all Department of Fisheries operational activities. It is involved in the formulation of a comprehensive and integrated plan for the development of fisheries in the province, and in the design of fisheries projects and programs to meet planned developmental objectives.

Director: G. R. Richard

Training and Field Services Division

This division is responsible for the operation of the Fisheries Training Centre located in Pictou and for the extension courses held in fishing communities throughout the province. It also provides a Field Service consisting of nine fisheries representatives who act in a liaison capacity with fishermen and all segments of the fishing industry. (Refer to page 35 for a list of fisheries representatives.) These representatives try to find answers to all types of questions and problems raised by fishermen and relay views of the fisherman, processors and plant works to the department. They also explain government programs and policies related to the fishery.

Director: J. McLevey

Fisheries Training Program

Most of the fisheries training is sponsored by Canada Employment and Immigration. Registration for courses must be completed through the local Canada Employment Centres two weeks in advance of the course starting date.

The following is a list of courses. The courses offered depend on funding and the number of confirmed trainees.

- Certificate of Efficiency as Lifeboatman
- Deckhand, Offshore Fleet
- Engine Room Watchkeeper
- Fishing Business Practice and Record Keeping
- Fishing Income Tax Update
- Fishing Master Class I, Class III, or Class IV
- Fishing Vessel Chief Engineer, Fourth Class Engineer, Endorsed for Fishing Engineer
- Inshore Fishing Operations (Bottom Trawls)
- Inshore Fishing Operations (Gill Nets and Fish Traps)
- Inshore Fishing Operations (Long Lines and Gear)
- Inshore Fishing Operations (Otter Trawls)
- Inshore Fishing Operations (Purse Seines)
- Inshore Fishing Operations (Scottish and Danish Seines)
- Introduction to Inshore Fishing Operations
- Marine Emergency Duties

- Marine Gas and Diesel Engine
- Pre-Sea Training, Introduction to Fisheries
- Refrigeration
- Trawlerman, Offshore Fleet

Contact

Further course information can be obtained from:

Director of Training and Field Services
Nova Scotia Department of Fisheries
Maritime Centre, 10th Floor
P.O. Box 2223
Halifax, Nova Scotia
B3J 3C4
424-4560

or

local Canada Employment Centres

or

provincial fisheries representatives

or

Principal
Nova Scotia School of Fisheries
P.O. Box 700
Pictou, Nova Scotia
B0K 1H0
485-4525
485-6410

FISHERIES REPRESENTATIVES

Area Served	Address	Phone
Cumberland, Colchester, Pictou and Antigonish counties	Mr. Cecil Rankin 10 Maple Street Pictou, N.S. B0K 1H0	485-6878
	(For Mail:) Fisheries Training Centre P.O. Box 700 Pictou, N.S. B0K 1H0	485-4525
Inverness and Victoria counties	Mr. Leslie Tobey P.O. Box 131 Port Hood, N.S. B0E 2W0	787-3470
Cape Breton and Richmond counties	Mr. Adolphe Kehoe P.O. Box 162 Petit de Grat, N.S. B0E 2L0	226-2787
Guysborough County	Mr. Gerald Boudreau Little Dover, N.S. B0H 1V0	366-2553
Halifax County	Mr. Clarrie MacKinnon P.O. Box 2223 1505 Barrington Street Halifax, N.S. B3J 3C4	424-4560
Lunenburg and Queens counties	Mr. Gerald Mossman R.R. #1 Rose Bay, N.S. B0J 2X0	766-4749
Shelburne County	Mr. Gerald Nickerson Lower Clark's Harbour, N.S.	745-2224
Yarmouth County and portion of Digby County south of the Sissiboo River	Mr. Arnold Muise P.O. Box 15 Middle West Pubnico, N.S. B0W 2M0	762-2846
Digby County north of the Sissiboo River including Digby Neck, and Annapolis, Kings and Hants counties	Mr. Richard McDormand P.O. Box 56 Granville Ferry, N.S. B0S 1K0	532-7039

NOVA SCOTIA DEPARTMENT OF LABOUR AND MANPOWER

Nova Scotia Department of Labour and Manpower
5151 Terminal Road
P.O. Box 697
Halifax, Nova Scotia
B3J 2T8
424-4125

Manpower Division

The Manpower division is responsible for the coordination of provincial government human resource activities. To meet this responsibility, the division has established the following directorates:

Human Resource Training and Evaluation: This directorate is responsible for the assessment of labour market demand and supply conditions in the province, the planning of priorities for human resource needs, the evaluation of existing and future human resource initiatives and programs as these relate to labour market needs, and the development of manpower planning within industries of Nova Scotia.

Human Resource Program Operations: This directorate is responsible for the development and management of annual training programs conducted in response to the identified labour market needs of Nova Scotia's work force and/or to specific identified human resource needs; and for the federal/provincial interface in both human resource needs and financial arrangements relative to training.

Human Resource Program Development: This directorate is responsible for the development and administration of industry-based training programs designed to meet the identified needs of industry; for the identification of adequate trade standards required to develop a competitive workforce; for the identification and administration of specific trade terminal performance objectives and an evaluative mechanism which measures attainment of those performance objectives; and for the human resource needs of specific industries such as the offshore industry and its related elements.

Two regional offices are maintained by this directorate at:

360 Prince Street
Provincial Building
Sydney, Nova Scotia
B1P 5L1
564-6109

Bridgeview Square
115 MacLean Street
New Glasgow, Nova Scotia
B2H 4M5
752-4149/752-4210

Human Resource Youth Initiatives: This directorate is responsible for the development of productive employment opportunities for youth and the development and management of a career-counselling service for youths in and out of school who are untrained and/or unemployed.

For further information on any of the above, call 424-5631.

Fire Marshal's Office

The Fire Marshal's Office administers the Fire Prevention Act and related legislation and promotes the development and enforcement of reasonable safety measures for the protection of the lives, property and economy of Nova Scotians from unintentional fires. This involves regular inspections, examinations, guidance and training, assistance to municipalities and, of course, fire departments. Special courses are conducted in hospitals, industrial establishments and other areas to promote a widespread awareness of the importance of good fire-safety practices.

Fire Marshal: C. Findlay, 424-5721

Industrial Relations Division

The Industrial Relations division is responsible for the administration of the Trade Union Act, which establishes the right of employees to organize and sets out the procedure for orderly collective bargaining. The division provides impartial conciliation and mediation services to both labour and management.

Director: Bill McCallum, 424-4192

Labour Relations Board

The Labour Relations Board and its Conciliation Industry Panel carry out the functions related to the certification of trade unions and the revocation or amendment of certification. The Board has numerous other functions, among these the investigation of alleged unfair labour practices and refusals to bargain.

Chief Executive Officer: K. Horne, 424-6743

Occupational Safety Division

The function of this division is to ensure that the safety and health of the public and individual workers are protected by the effective administration of acts and regulations pertaining to welding, steam boilers, pressure vessels, refrigeration plants,

industrial establishments, elevators and lifts, construction projects and amusement devices.

Minimum safety standards are set out in areas such as electrical hazards, handling of explosives, fire protection, first aid, illumination, ladders, safety guards for machinery, scaffolding, tools, welding, handling and storage of materials, personal protective equipment, sanitation, lunch rooms, wash rooms, ventilation and employment of youths.

Director: D. Todd, 424-7649

Labour Standards Division

Labour Standards deals with minimum social standards which are legislated to protect the individual worker. Laws stipulating equal pay for equal work, holidays with pay, hours of work, industrial standards, maternity leave, adoption leave, minimum age for employment, minimum wages, overtime pay, paid vacations, protection of pay and termination of employment are contained in the Nova Scotia Labour Standards Code.

Director: Ross Mitchell, 424-4311

Labour Standards Tribunal

This tribunal gives employers and employees a mechanism for appealing orders issued by the director of Labour Standards. Persons may appear before the board and present evidence in defence of their respective positions.

Executive Officer: G. Ross, 424-6730

NOVA SCOTIA DEPARTMENT OF LANDS AND FORESTS

Nova Scotia Department of Lands and Forests
P.O. Box 698
Halifax, Nova Scotia
B3J 2T9
424-5935

Forest Management Program

The Department employs a number of foresters and technicians who are available on request to any individual or group to assist and provide general and technical information on all aspects of forest resource utilization. Tours can be arranged

of the Department's demonstration woodlots, sugar bush and Christmas tree farms as well as commercial operations. The foresters and technicians also present courses from time to time in Christmas tree cultivation and woodlot management.

Contact

District Office, Department of Lands and Forests
(Refer to page 40 for the list of District Offices.)

Forest Resources Education Program

The Forest Resources Education subdivision seeks to improve the knowledge of the general public and special interest groups concerning the use and development of the forest resources of the province. It does this through publications (notably a bimonthly newsletter for woodlot owners and a quarterly magazine on wildlife), a school motion picture program, exhibits, advertisements, signs and posters, an enquiries service, talks and courses.

Manager: Gary Saunders
P.O. Box 68
Truro, Nova Scotia
B2N 5B8
895-1591

Forest Industry Development Program

The Department employs one person to be available on request to any individual or company seeking information or technical advice on matters pertaining to the forest products industry. This includes resource availability, plant layout, machinery selection, materials flow, efficiency assessments, product quality, marketing strategies, transportation considerations and new product development. The person involved in this program has a technical and practical background gained through experience in the forest products industry.

Manager, Program Development and Evaluation:
Peter MacQuarrie, 424-7708

LANDS AND FORESTS DISTRICT OFFICES

District	District Office Location	Phone
Annapolis County	Lawrencetown	584-2229
Antigonish County	Antigonish	863-4513
Cape Breton County	Sydney	564-8387
Colchester County	Bible Hill	895-6325
Cumberland County	Oxford	447-2115
Cumberland County	Parrsboro	254-3241
Digby County	Digby	245-2164
Guysborough County	Aspen	522-2024
Guysborough County	Guysborough	533-3503
Halifax County	Waverley	861-2560
Halifax County	Halifax	424-5935
Halifax County	Middle Musquodoboit	384-2290
Halifax County	Musquodoboit Harbour	889-2332
Hants County	Shubenacadie	758-3437
Hants County	Windsor	798-2016
Inverness County	Whycocomagh	756-2339
Kings County	Kentville	678-8907
Lunenburg County	Bridgewater	543-8167
Pictou County	New Glasgow	752-3181
Queens County	Milton	354-3462
Richmond County	St. Peter's	535-2032
Shelburne County	Shelburne	875-2501
Victoria County	Baddeck	295-2554
Yarmouth County	Yarmouth	742-7846

NOVA SCOTIA DEPARTMENT OF MINES AND ENERGY

Nova Scotia Department of Mines and Energy
Joseph Howe Building
P.O. Box 1087
Halifax, Nova Scotia
B3J 2X1
424-4161

The Department of Mines and Energy is organized into five divisions. Together these divisions support the Department's objective for the optimum development of energy and mineral resources and the attainment of a secure, efficient energy balance for the province.

Energy Management Division

This division influences the acquisition of energy from outside the province and the utilization of energy within the province through economic analysis, evaluation, energy engineering, demonstration projects, and energy information programs.

Director: Carey Ryan, 424-5019

Small Business Energy Analysis Program

This program replaces the previous Small Business Audit and Grant Program and incorporates aspects of the old federal ENERSAVE program.

The program aims to reduce the energy demands of smaller businesses by identifying areas where there is a good potential to save energy.

Eligible small businesses and institutions must meet the following criteria:

- They should be located in Nova Scotia.
- They should have an annual energy bill of less than $10,000 (excluding transportation costs).
- They should have been in existence for at least one year.

Coordinator: David Davies, 424-3203

Energy Resources Division

The Energy Resources division promotes the exploration and development of petroleum and coal resources, as well as new technologies.

Director: Andrew Batcup, 424-5933

Mineral Resources Division

This division conducts studies on the geology and mineral occurrences of Nova Scotia. It collects, compiles and evaluates all mineral resource data.

Director: Dr. Peter Giles, 424-4162

Mineral Development Division

The Mineral Development division provides assistance related to the development and utilization of mineral resources and administers the licensing, leasing and registration of mineral rights.

Director: Danny Murray, 424-4995

Mining Engineering Division

This division regulates the development and operation of mines according to environmental and resource extraction practices. By providing drilling services, it facilitates the assessment of mineral and energy resources.

Director: Pat Phelan, 424-4048

NOVA SCOTIA DEPARTMENT OF TOURISM

Nova Scotia Department of Tourism
5151 Terminal Road, 3rd Floor
Halifax, Nova Scotia
B3J 2R5
424-5000

The Department of Tourism is the key provincial support and service agency dealing with the tourism industry in Nova Scotia. The Department offers supportive services through the following divisions.

Industry Development Division

If you are planning to establish an accommodations business, this division offers counselling and advice based upon regular observations, contact and experience in the accommodations business.

Director: Clifford Way
424-5000, Ext. 154
424-5004 (after hours)

Inspection Services

This section conducts inspections of all camping establishments and fixed roof accommodations as required by the Hotel and Camping Establishments Acts and Regulations. Many pitfalls can be avoided by discussing the project and your plans before commencement of construction or purchase.

Information can be provided on **Camping Establishment** layout and services, size of site, grading, and washroom and recreation building establishment that will help save time during the development and construction stages of opening a campground.

Senior Campground Inspector: Wes Topple
424-5000, Ext. 147

If you are going to build or buy a motel, or a bed and breakfast business, you will need to enquire about **fixed roof establishments.**

Coordinator, Inspection Services: Joan Campbell
424-5000, Ext. 151

Hospitality Industry Services Training

The Industry Development division maintains an extensive library of training films, videotapes, slide presentations and printed material which can be used to tailor a training program to meet specific training objectives in hospitality services. Such a program can be prepared and delivered by a departmental representative, or the films, tapes and/or a combination of these can be loaned to individual properties to conduct their own training programs.

Manager: Douglas Matthews, 424-5000, Ext. 152

Special Products Group

This section includes the services of a tourism business development officer, an architect and planner, and a tourism program planning coordinator, all available to discuss long-range tourism development plans and opportunities for private sector tourism development. Assistance can be offered in the development of project proposals and business plans for prospective tourism industry investors in small business.

Manager: Bernard LeBlanc, 424-5000, Ext. 156

Marketing Division

This division markets Nova Scotia as a vacation destination both at home and abroad. Over 400,000 copies of the **Nova Scotia Travel Guide** are published annually and distributed throughout Canada, the United States and the world, free of charge, to both actual and potential visitors to Nova Scotia.

Director: Daniel Brennan
424-5000, Ext. 106, 424-5012 (after hours)

Cooperative Advertising - Accommodations Service

If you are establishing a new tourism-related business, you should be aware of the opportunity to purchase advertising and secure wide exposure for your new business through the **Nova Scotia Travel Guide.** Enquire how you can benefit from the cooperative advertising and promotion programs which promote Nova Scotia and Nova Scotian hotels, motels, restaurants, campgrounds, gift shops, attractions and services.

Marketing Assistant: Karen Summerell
424-5000, Ext. 122

Package Tour Development Program

By participating in a package tour program, your new hotel, motel, resort or restaurant can benefit by the exposure it will receive as part of a fly, drive, motor coach, cycling or honeymoon package tour. Enquire about package tour programs.

Supervisor: Anne-Marie Sime, 424-5000, Ext. 112

Research and Evaluation Program

If you are establishing a new hotel, motel, resort or campground, this program can provide you with a variety of useful statistics on visitor travel to Nova Scotia and trends in accommodation demand and supply. Such statistics provide insights into the travel industry in Nova Scotia that could be very helpful in making basic decisions and projections regarding your new business in Nova Scotia.

Research Analyst: Gary Young, 424-5000, Ext. 123

Travel Information Division

The division operates the provincial seasonal tourist information centres in Nova Scotia and Wood Islands, P.E.I., and the year-round centres in Portland, Maine, and at the Historic Properties and International Airport Terminal in Halifax. If you are establishing a new tourism-related business and your target market is the visitor travelling in Nova Scotia, you will want to both develop and distribute your property brochure. This division operates a literature distribution centre and service. If you provide the distribution centre with copies of your brochure, the centre will distribute them to the provincially operated tourist information centres in Nova Scotia and Wood Islands, P.E.I. You may also wish to loan films or slide shows produced by this divisior. to promote your area, your property or Nova Scotia in general.

Manager, Travel Bureaus: Jack Kerr, 424-5000, Ext. 168

NOVA SCOTIA DEPARTMENT OF TRANSPORTATION

Nova Scotia Department of Transportation
P.O. Box 186
Halifax, Nova Scotia
B3J 2N2
424-5837

Communications Policy Division

This division administers Nova Scotia policy with respect to electronic networks, including telecommunications carriage, cable television and broadcasting.

Director: D. Colville, 424-7678

Engineering Division

This division has responsibility for design, detailed engineering drawings and specifications and the calling of public tenders for the construction of roads and structures.

Director: R. H. Clawson, 424-5687

Maintenance Division

This division administers the Highway Act; provides summer and winter maintenance of all provincial highways; establishes route restrictions for heavy vehicles; issues building permits for commercial establishments, and driveway permits on controlled access highways; and manages the in-province ferry system.

For further information, contact your county office listed in the telephone directory under Transportation (Department of).

Director: J. G. Irving, 424-4080

Planning Division

This office determines the current and future highway needs throughout the province. Business people may discuss highway access for a potential business with planners.

Director: R. M. MacDonald, 424-4193

Traffic Division

The function of this office is the regulation and control of traffic on all provincial highways. Traffic counts are done throughout Nova Scotia and reports of these counts are available on request.

Director: Fred Lee, 424-4268

Transportation Policy Division

This division provides advice and assistance on the broad issue of transportation (land, sea, air); participates in federal/provincial committees on transportation in the Atlantic region; coordinates activities with the Atlantic Provinces Transportation Commission (APTC), Physical Distribution Advisory Service (PDAS), and Freight Audit Service (FAS). For more information on these agencies, refer to Chapter 5.

Director: D. J. MacDougall, 424-6725

NOVA SCOTIA RESEARCH FOUNDATION CORPORATION (NSRFC)

Nova Scotia Research Foundation Corporation
100 Fenwick Street
P.O. Box 790
Dartmouth, Nova Scotia
B2Y 3Z7
424-8670

The NSRFC conducts research, development and marketing programs to put science and technology to work, assisting the government of Nova Scotia to stimulate economic development in the province.

While the Corporation uses its capabilities to serve all sectors of Nova Scotia's industrial economy, particular emphasis is placed on technological support for the secondary manufacturing industry. The Corporation continues to emphasize the potential for ocean-industry development in Nova Scotia.

Research and development assistance is given on a contract basis. Support facilities and services include an instrument shop, glassblowing, marketing, ocean technology production and an extensive scientific and technical library.

President: T. B. Nickerson
Head of Marketing: J. A. Gillis
Manager of Administration: R. F. MacNeill

A very broad range of projects are undertaken by NSRFC through the following five special divisions:

Biology Division

This division includes development of biological products and processes as well as the provision of biological services to industry and government. It emphasizes research and development related to fermentation and microbial technology.

Director: K. E. Hellenbrand

Chemistry Division

This division undertakes research and development and problem-solving for industry and government in Nova Scotia in response to existing difficulties and future opportunities. It also provides process innovation and product improvement related to the utilization of the province's natural resources.

Administrator: J. J. Starzomski

Engineering Physics and the Centre for Ocean Technology

Electronic and mechanical engineering design skills are used to support and encourage the development of specialized industrial hardware suitable for manufacture in Nova Scotia and competitive in world markets.

Director: C. R. Tyner

Product Innovation

Products developed and marketed by NSRFC fall into three categories:

1. sub-bottom profiling systems for offshore engineering studies;
2. electric and fluid rotary connectors for umbilical winches; and
3. magnetically coupled blowers for gas circulation.

All products are commonly found in oil exploration and production.

Geophysics Division

This division includes a Marine and Ground Geophysics section with expertise in field surveys, data interpretation and specialized equipment development.

Director: D. E. T. Bidgood

Industrial and Information Services

The division provides technical information and assistance, free of charge, to small manufacturing industries to supplement and advance their technological capabilities. It also performs contract work on technical, marketing and operational research problems.

Director: J. R. Helliwell

NOVA SCOTIA RESOURCES DEVELOPMENT BOARD (NSRDB)

Nova Scotia Resources Development Board
World Trade and Convention Centre
1800 Argyle Street
P.O. Box 519
Halifax, Nova Scotia
B3J 2R7
424-5670

The Resources Development Board was created to ensure financial support for Nova Scotia businesses directly involved in tourism and resource industries sectors. A support staff to the Board is responsible for the promotion and administration of these loan programs.

Industrial Loan Program

In accordance with the Industrial Loan Act, loans are available to businesses engaged in the tourist industry and for processing plants in agriculture, forestry, fisheries and other natural resource-related industries.

Type of Assistance

Loan financing is available to a maximum of 75 % of the value of the project. The term of such loans may be extended to a maximum of 20 years.

Contact

Donald H. Snow, Manager
Nova Scotia Resources Development Board
424-5670

or the Regional Office of the Nova Scotia Department of Development nearest you.

NOVA SCOTIA VENTURE CORPORATIONS BOARD (NSVCB)

Nova Scotia Venture Corporations Board
World Trade and Convention Centre
1800 Argyle Street
P.O. Box 519
Halifax, Nova Scotia
B3J 2R7
424-4087

In accordance with the Nova Scotia Venture Corporations Act, NSVCB ensures the availability of risk capital

throughout the province by providing financial incentives to Venture Capital Corporations (VCCs), which in turn provide risk capital and management assistance to small businesses.

Type of Assistance

The government loans to the Venture Capital Corporation an amount equal to its paid-in equity. The loan is interest free for 10 years and repayment also starts at that time.

Eligibility

In order to form a venture corporation, 51 % of the major shareholders must be Nova Scotia residents. Investors must form a Venture Capital Corporation with paid-in equity between $25,000 and $5,000,000. At least one shareholder (or group of affiliated shareholders) must own 30 % of the Venture Capital Corporation shares or $150,000 equity.

Independent investments are made by the VCC (by purchase of equity or an unsecured loan) in eligible Nova Scotia companies. A list of registered VCCs is available. Prescribed business activities include: manufacturing and processing, tourism, mineral exploration, video and audio studios, printing and publishing, research and development, farming, fishing, aquaculture, computer services, shipping, transportation and geological services.

At least $50,000 must be invested by the end of the first year, $100,000 by the end of the second. Through the Venture Corporations Act, the Nova Scotia government matches the VCC's paid-in equity with a loan which is interest free for the first 10 years.

Investee companies of the VCC must have no more than 100 employees and 75 % of wages and salaries must be paid to Nova Scotia residents. VCC investments in small businesses cannot exceed 49 % of shares, and investment must be at arms length. The investment may **not** be used by a small business for re-lending, re-investing or investment in land (except as incidental to business purposes).

Contact

Robert Hanna
Administrator, Venture Corporations Act
424-4087

or the Regional Office of the Nova Scotia Department of Development nearest you.

REGISTRY OF MOTOR VEHICLES

Registry of Motor Vehicles
6061 Young Street, 2nd Floor
Halifax, Nova Scotia
B3J 2Z3
424-5530

Highway Safety and Field Programs Division

This division, through five operating sections, is responsible for the administration of the Motor Vehicle Act as it relates to the suspension and reinstatement of drivers' licenses, the demerit point system, driver improvement requirements, financial-responsiblity insurance requirements and qualification of drivers under the classified driver licensing system. It also renders cooperation and assistance to many other departments, agencies and organizations fulfilling related programs of traffic accident prevention, including the direction of the driver education coordinator, and the coordinator on motorcycle training, and the administration of the Medical Advisory Committee on Driver Licensing.

Director: G. L. Allen, 424-4250

Licences and Registrations Division

The Licences and Registrations division is responsible for administration of those provisions of the Motor Vehicle and Snow Vehicle acts relating to registration, identification and control of drivers and vehicles operating on public highways, licensing and regulation of vehicle dealers, and snow vehicles operated in the province. These responsibilities include the collection and accounting of fees applicable to registration and transfer of vehicles, the issue of drivers' and vehicle dealers' licences, and the calculation and collection of revenue associated with the Health Services Tax applicable on the private sales of vehicles.

The Licences and Registrations division provides a public counter service in Sydney and Halifax, and a mail transaction service in Halifax.

The Province of Nova Scotia is a participating member in the Canadian Agreement on Vehicle Registration, which provides for prorated commercial registration fees for commercial vehicles operated interprovincially. The Licences and Registrations division is responsible for administration of the agreement.

The division maintains cooperative endeavours with motor vehicle dealers and manufacturers to assist manufacturers' recall campaigns. The division also provides

data to Statistics Canada in connection with its fuel consumption surveys and to the Energy Supplies Allocation Board in its planning toward fuel consumption/allocation systems and procedures.

Director: C. Ernest Pass, 424-5531

Motor Vehicle Inspection Division

Through the Road Transport and the Motor Vehicle Inspection sections, the division administers the programs, systems, and procedures relative to law enforcement under the Motor Vehicle Act, the Public Highways Act, the Motor Carrier Act, the Gasoline and Diesel Oil Tax Act and the Federal Safety and Transportation Acts.

Motor Vehicle Inspection Section

With fourteen motor vehicle inspectors located at various locations within the province, the section directly oversees the qualifications, licensing, appointment and performance of over 1,197 Official Inspection Stations and some 2,562 inspection mechanics. A fully equipped Mobile Inspection Unit also helps determine the calibre of inspections being performed by an officially appointed inspections station. The Mobile Unit is used at the request of various law enforcement agencies such as the R.C.M.P. and city and town police, and in conjunction with their forces covers the entire province on a regular, ongoing basis.

The Motor Vehicle Inspection section also assists the Licences and Registrations division of the Registry of Motor Vehicles in the enforcement of Motor Vehicle Dealer Regulations through regular inspection of the premises, and the auditing of the records, of about 850 dealers.

In addition, the Motor Vehicle Inspection division provides counter, phone, telex, transceiver, and mail services to the public; issues permits for movement of overweight and oversize vehicles; assists applicants of commercial vehicles in determining legal weights for registration purposes; and attends to enquiries on standards of mechanical fitness, etc., on all categories of motor vehicles, including first-time imported or manufactured vehicles.

Director: Syed M. Ali, 424-4122

Road Transport Inspection Section

Operating from five strategically located scalehouses in the province, thirty road transport inspectors enforce the above mentioned acts and regulations related to commercial vehicles, with particular regard to the maximum permissible weights and dimensions of vehicles, securing of loads to the vehicles, proper registration, mechanical fitness and operating authority under the Motor Carrier Act. In addition, eleven mobile road transport inspectors carry out similar duties by regularly patrolling the provincial highway network. These activities establish a much-needed deterrent against offences such as overloading, improper registration and mechanical unworthiness of commercial vehicles. This division helps protect the public investment in the provincial highway network and ensures the safe and orderly use of the highway system by the trucking industry.

Director: Syed M. Ali, 424-4122

SMALL BUSINESS DEVELOPMENT CORPORATION (SBDC)

Small Business Development Corporation
Dartmouth Professional Centre, Suite 100
277 Pleasant Street
Dartmouth, Nova Scotia
B2Y 4B7
424-4920

The Small Business Development Corporation makes financing available to small enterprises wishing to start up, expand or modernize. The Corporation is part of the Nova Scotia Department of Development's strategy to enhance the economy of Nova Scotia.

SBDC provides term loans secured by fixed assets and loan guarantees (in special circumstances) for any business with less than $2 million annual sales and less than 50 employees.

Financial assistance may be used for the purchase of land, building, machinery, equipment and other fixed assets. Loans are **not** available for refinancing or for normal bank financing of receivables and inventories.

The Small Business Development Corporation, working with the Nova Scotia Department of Development Regional Offices, will assist with applications and offer advice before and after a loan is made.

Terms and Conditions of Loans

- The maximum loan is $250,000 and the minimum is $5,000.
- The interest rate is established quarterly and remains fixed for the life of the loan.
- Repayment terms are flexible, depending on individual cases. Maximum terms are:
  - land and building -- 20 years;
  - machinery and equipment -- 10 years.
- Principal security usually consists of a fixed and floating charge debenture or a first charge on fixed assets.

Credit Criteria

The economic viability of the applicant will be assessed. Adequate management, expected earnings calculations and a satisfactory equity position of at least 20 % are required.

Other Criteria

Most Nova Scotia small businesses are eligible, but preference will be given to businesses which create additional jobs.

The following may **not** apply:

- non-profit organizations,
- professional and related services,
- residential and rental accommodations,
- financial and insurance agencies,
- real estate and land developers, and
- small businesses covered by other provincial lending agencies (e.g., Fishermen's Loan Board, Farm Loan Board, Timber Loan Board).

Contact

Harold Clarke, Director
Small Business Development Corporation
Dartmouth, Nova Scotia
424-4920

or from the Regional Office of the Nova Scotia Department of Development nearest you.

STRAIT OF CANSO INDUSTRIAL DEVELOPMENT AUTHORITY (SCIDA)

Strait of Canso Industrial Development Authority
P.O. Box 610
Port Hawkesbury, Nova Scotia
B0E 2V0
625-1631

The Authority operates according to the terms of the Canada/Nova Scotia Strait of Canso Development Agreement to pursue new and expanded employment opportunities and economic development in the Strait of Canso area. It is the agency responsible for the implementation of the projects financed under that agreement.

The agreement provides assistance for identified industrial opportunities in the Strait of Canso area which cannot be assisted under other federal and provincial programs. Assistance is contingent upon an acknowledged financial commitment by the private sector. Examples of projects which might be assisted under the agreement include development and expansion of industrial parks, and marine facilities, and the provision of industrial infrastructure.

Industrial development in the Strait of Canso area is based on the deep-water, ice-free harbour and the proximity of land-based and offshore natural resources. The agreement aims to maximize the economic impact of these resources by attracting industries which have strong linkages with existing and potential industries in the local area, in the rest of Nova Scotia and in the Atlantic region.

Contact

Keith MacDonald
Executive Director, SCIDA
625-1631

VOLUNTARY PLANNING BOARD (VPB)

Voluntary Planning Board
World Trade and Convention Centre
1800 Argyle Street
P.O. Box 519
Halifax, Nova Scotia
B3J 2R7
424-5682

Established as a vehicle for the private sector to become voluntarily involved in economic and development planning, the

board provides a balanced, responsible and recognized link between government at all levels and the private sector.

The Voluntary Planning Board is composed of sector and council chairmen, plus other representatives of business, labour and government. Standing Sectors/Committees represent the grass-root elements of business and industry in the following sectors:

- Agriculture
- Christmas Tree Council
- Construction
- Energy
- Fisheries
- Forestry
- Human Resources
- Land Resources
- Manufacturing
- Mining
- Taxation
- Tourism
- Transportation
- Voluntary Associations for Community Development (VACD).

Special committees may be formed for a special task as required, e.g., Development Strategy, Planning Act Review.

A small professional staff provides administrative and technical support to the volunteers. The staff is resident in and financed by the Nova Scotia Department of Development. However, VPB is independent of direct influence, and maintains an arm's length relationship with government.

Director: Lance Hale, 424-5682

CHAPTER 3

SELECT PROGRAMS, SERVICES AND AGENCIES OF THE FEDERAL GOVERNMENT

CAPE BRETON DEVELOPMENT CORPORATION (DEVCO)

Cape Breton Development Corporation
P.O. Box 1750
Sydney, Nova Scotia
B1P 6T7
564-3600

The Cape Breton Development Corporation was established in 1967 to deal with a critical situation on Cape Breton Island arising from threatened closure of the Sydney coalfields. The closure of the mines, upon which the people and the economy of the area were dependent, was imminent unless a substantial capital investment was made for their rehabilitation and modernization. The Governments of Canada and Nova Scotia created the corporation to handle the problem. It was organized in two main divisions: Coal and Industrial Development.

While the Coal division is successfully revitalizing the Cape Breton coal industry, the Industrial Development division is attempting to provide new employment opportunities and establish a more diversified economy. The crown corporation is now wholly owned by the Government of Canada. It promotes the expansion of existing industry as well as the development of new industry in Cape Breton. In this way it may operate alone or in conjunction with other persons or agencies.

The Corporation has development programs in primary, secondary, and tourism-, fish- and marine-related industrial activities. As an addition to the broad range of provincial and federal government assistance programs, DEVCO is working to assist in the establishment of industries that have a logical reason to exist in Cape Breton. Recently, strong emphasis has been placed on heavy industry to supply the coal industry and prepare for the offshore petroleum industry. The corporation emphasizes local participation in development projects and has had an excellent record in assisting projects involving local businessmen. It is also anxious to work with other firms to help them develop in Cape Breton.

Type of Assistance

The Corporation actively participates in the necessary financing of proposals or projects that pass initial evaluation standards as a supplement to regular government assistance programs. Assistance includes loans, equity, lease-back and other financial incentives. The Corporation actively participates as a venture capitalist in equity positions.

The Corporation owns and operates Sydport Industrial Park at Point Edward and has participated in incubator industry centres on Cape Breton, where subsidized industrial space is made available to small industry.

Contact

Mr. Barclay Cunningham
Industrial Promotion Department
Industrial Development Division, DEVCO
564-3600

DEPARTMENT OF REGIONAL INDUSTRIAL EXPANSION (DRIE)

Department of Regional Industrial Expansion
Nova Scotia Regional Office
P.O. Box 940, Station M
1496 Lower Water Street
Halifax, Nova Scotia
B3J 2V9
426-2018

Sydney Sub-Office
66 Wentworth Street
Sydney, Nova Scotia
B1P 6T4
539-1842

DRIE is the major federal government agency dealing with industrial, commercial and tourism activity in Nova Scotia. The regional and sub-offices of DRIE in Nova Scotia work with the business, labour and academic communities, and with other governments, to expand markets, stimulate investment and improve industrial competitiveness.

Priority areas include the establishment of new technology-based firms with market growth potential; the renewal, expansion and modernization of strategic existing

firms; export trade promotion; tourism development and promotion; and improvement of the business climate.

DRIE provides a full range of departmental services to the provincial business community and is responsible for the delivery of a large number of financial assistance programs.

Industrial and Regional Development Program (IRDP)

IRDP is the core program of DRIE and has been tailored to the needs of small and medium-sized businesses. It is designed to provide assistance at every phase of a project's development and growth.

Tiers

IRDP applies to all regions in Canada. Four tiers have been established with different levels of assistance. Tier levels are decided based on local unemployment, the level of personal income and the provincial fiscal capacity.

Beginning with Tier I, which applies to Canada's most developed areas, the level of assistance progressively increases to the Tier IV category, designed to assist Canada's most economically disadvantaged areas. With the exception of the Halifax area (which is in Tier I), Nova Scotia is in Tier III or IV.

Eligibility

Only manufacturing and processing industries are eligible for IRDP assistance. Individuals, corporations, partnerships, cooperatives and non-profit organizations are eligible for consideration, provided the project is undertaken in Canada. Crown corporations are **not** eligible.

To qualify for assistance, projects must be eligible, commercially viable, seen to be of significant national and regional economic benefit and projects that would not proceed without IRDP aid.

Type of Assistance

IRDP assistance is available for innovation, plant establishment, modernization/expansion, and marketing, although the modernization/expansion element does not apply in Tier I. The program provides grants, contributions and repayable contributions.

For projects under $100,000 in Crown support, assistance will be at the maximum level for all successful applicants. Larger cases will be evaluated individually on their own merits

and contributions offered as required, up to tier maxima (refer to the following table).

LEVELS OF ASSISTANCE

Program Element	Maximum Level of Assistance by Tier (% of eligible project costs)				
	I	Special I	II	III	IV
Innovation	33.3	33.3	40	50	50
Establishment					
1. Studies	N/A	30	30	37.5	37.5
2. Plant Establishment	N/A	17.5	17.5	25	30
Modernization/Expansion					
1. Studies	N/A	30	30	37.5	37.5
2. Modernization/ Expansion	N/A	17.5	17.5	25	25
3. Microelectronics	N/A	30	30	37.5	37.5
Marketing					
1. Non-Profit Organizations	45	45	45	45	45
2. Studies	25	25	30	37.5	37.5

Contact

For an IRDP application form, call 426-2018
For an IRDP consultation, call:
426-6743 (consumer goods/services and resource processing)
426-3293 (capital and industrial goods)
426-8450 (ocean industries)

Program for Export Market Development (PEMD)

PEMD helps incorporated businesses develop, increase and sustain their activities by sharing the costs of specific export marketing efforts. It encourages businesses that have not exported previously to begin export marketing, and assists established exporters in expanding their activities into new markets. The program provides up to 50 % of the costs incurred by a company in its penetration of new markets. These contributions are repayable as sales are made.

PEMD has various sections, each designed to meet a specific type of marketing need that will contribute to increases in Canadian export sales.

Section A: Specific Project Bidding shares the cost of precontractual work (studies, bid preparation, etc.) relative to specific projects anywhere outside Canada.

Section B: Market Identification helps companies undertake marketing identification trips to explore new markets for Canadian goods and services.

Section C: Participation in Trade Fairs helps Canadian exporters participate in trade fairs other than in Canadian national stands.

Section D: Incoming Buyers assists with transportation and personnel costs of foreign buyers to examine Canadian products and production.

Section E: Export Consortia provides assistance with costs incurred in the feasibility study, formation and initial operation of a consortium.

Section F: Sustained Export Marketing provides assistance for marketing studies and their implementation in support of sustained export market activity.

PEMD: Food provides assistance in support of traditional export development activities specific to the needs and opportunities of agriculture, fisheries and food products.

PEMD: Fish provides assistance to exporters of Atlantic

groundfish and herring and the products derived from them in developing their export markets.

Contact

DRIE (Nova Scotia Regional Office)
Trade and Tourism Branch
426-7540

Promotional Projects Program (PPP)

PPP assists Canadian businesses in the exploitation of foreign markets through participation in promotional events. These events are designed to increase the knowledge of foreign buyers about Canadian products and capability and to undertake export market intelligence-gathering operations.

NOTE: When a business is eligible for assistance under PPP, PEMD assistance does not apply.

The program encompasses a wide variety of trade promotion techniques within three general categories: trade fairs abroad, trade missions, and trade visitors.

Trade Fairs Abroad: A complete exhibition service is provided to permit companies to expose products or services to governments, business communities, or consumers in foreign markets. A participation fee based on $50 per square metre is refunded upon completion of the event. Generally 100 % of the space and exhibit costs are borne by the government, including costs of returning unsold products back to the company plant. Interpreters, hosts and hostesses, and the unpacking and placing of materials at the exhibitions, in-store promotions, catalogue shows, or information booths are the responsibility of the company.

Trade Missions: Incoming and outgoing missions are planned and managed by the government, which pays 100 % of the airfare costs in both cases. Hotels, meals and incidental charges for incoming mission members are absorbed by the government. Missions may be ministerial and high-level missions, commodity-oriented trade missions, seminars, economic and industrial cooperation mission.

Trade Visitors: The government invites influential foreign business people (buyers) and government delegates to examine Canadian goods and services and to inspect the industrial

capability of Canadian firms. Expenses paid include 100 % of the accommodation and airfare of visitors.

Projects are initiated by the government and reflect those events developed in consultation with the DRIE industry sector branches and regional offices, as well as trade commissioners abroad, to achieve the government's market development objectives.

The program is designed to benefit as wide a cross-section of Canadian industry as possible by providing the opportunity to promote Canadian manufacturing capabilities, services and products in the marketplaces of the world.

Contact

DRIE (Nova Scotia Regional Office)
Trade and Tourism Branch
426-7540

Small Business Loans Act (SBLA)

The SBLA loan guarantee is available to new and existing small business enterprises whose annual gross revenues do not exceed $2 million during the fiscal period in which the application is made. An eligible new business is an enterprise whose estimated gross revenue in the first fiscal period (not less than 52 weeks) does not exceed $2 million.

Loan applications under the Act are approved without unnecessary delays as SBLA-guaranteed loans are made directly between the borrower and eligible lender with no prior approval of the federal government necessary.

Eligibility

Loans can be made to small business enterprises in manufacturing, wholesale or retail trade, the service industry, construction, transportation, communications and real estate. Insurance agents and brokers are also eligible. Small businesses engaged in finance, or in a profession, and non-profit organizations are not eligible.

SBLA loans are available for:

- the purchase of fixed or moveable equipment, including the cost of installation, renovation and improvement or modernization of equipment;
- the purchase or construction of new premises or the improvement or modernization of existing premises; and

- the purchase of land for the operation of a business, including the purchase of buildings thereon.

SBLA loans are **not** available for:

- working capital requirements, or
- the refinancing or repayment of existing debt.

Terms and Conditions of Loans

The maximum amount a small business may have outstanding under the Act at any one time may not exceed $100,000.

Subject to this maximum, loans can be used to finance:

- up to 80 % of the cost, including installation, of fixed or moveable equipment; and

- up to 90 % of the cost of the purchase or construction of new premises, the purchase of land, or the renovation or improvement of existing premises.

The rate of interest on SBLA loans is set at 1 % over the prime lending rates of the chartered banks and fluctuates (higher or lower) with changes in the prime lending rates of the chartered banks for the duration of the loan.

The maximum period over which a loan may be repaid is ten years. Installments on a loan must be paid at least annually. They may be paid more frequently at the discretion of the lender.

All small business loans must be secured. Security may be in the form of land or chattel mortgages or other securities that the lender sees to be required. The borrower is also required to sign a note promising to repay the loan. Other terms and conditions are worked out between the lender and the borrower.

Contact

All chartered banks are authorized to make small business loans under the provisions of the Small Businesses Loans Act. In addition, loans may be made by credit unions, caisses populaires, other cooperative societies, and trust companies which have applied and been designated as lenders under the Act. Application forms are available from any of these sources.

Ocean Industry Development Office (OIDO)

The OIDO is a special office under the Department of Regional Industrial Expansion which actively promotes the development of new, and the expansion of existing, ocean industries in Nova Scotia.

The office was set up as a result of the federal/provincial General Development Agreement designed to stimulate and support the growth of medium- and high-technology ocean manufacturing and service industries which will serve as a cornerstone for the long-term development of a major Nova Scotia ocean-industrial complex.

The ocean-industry sector is defined as the group of establishments which manufactures equipment or provides services in support of commercial and scientific activities in the ocean. This sector does not include the primary sector, i.e., the extraction or harvesting of resources from the oceans, nor does it cover conventional surface vessels. However, it does include the equipment of services utilized in the carrying out of these primary functions.

Applied Research Support Program

This program assists ocean-oriented firms and institutions in Nova Scotia with the acquisition of sophisticated product and test equipment, facilities, and technology to undertake industrial research.

Contributions will be directed primarily to existing or new privately-owned businesses which manufacture equipment or provide services in support of commercial and scientific activities related to the ocean. Also eligible in certain situations are research and/or educational institutions.

Amount of Assistance

Due to the nature of the activities and facilities involved, there are no established assistance or percentage limitations on offers which may be made to any one business or institution. Each proposal will be assessed on its individual merits, and in some cases, contributions of up to 100 % of approved costs may be offered.

Capital Assistance Program

This program provides financial assistance towards the cost of approved capital assets. Privately owned businesses eligible for assistance include those which manufacture equipment or provide services in support of commercial and scientific activities related to the ocean. Assistance is available for expansion of existing facilities or establishment of a new business.

Amount of Assistance

Manufacturing Industries: Contributions of up to 40 % of the approved capital costs of eligible assets, to a maximum of $500,000, may be provided. This assistance will be in addition to assistance provided under existing federal incentive programs, on the condition that total combined assistance does not exceed 60 % of the capital cost of eligible assets.

Service Industries: Contributions of up to 60 % of the capital costs of eligible assets, to a maximum of $750,000, may be provided under this project.

The method of payment includes 90 % of the contribution to be disbursed at initial payment, with the remaining 10 % disbursed within 24 hours.

Marketing Assistance Program

This program maximizes the development of Canadian and export markets for ocean-related goods and services produced in Nova Scotia. Existing or new privately-owned businesses which manufacture equipment or provide services in support of commercial and scientific activities related to the oceans are eligible for assistance under this program.

Amount of Assistance

- For applicants who receive assistance under the federal Program for Export Market Development (PEMD):

  1. a supplement of per diem allowance,
  2. a supplement of 25 % of economy return airfare, and
  3. a supplement of 25 % of cost of special or unusual costs.

- For applicants who receive assistance under the federal Promotional Projects Program (PPP), a supplement of 25 % of the eligible costs allowed under PPP.

- For applicants who do not receive assistance under PEMD or PPP:

  1. a per diem allowance for time spent outside the Atlantic region,
  2. a contribution of 75 % of economy airfare, and
  3. a contribution of 75 % of the cost of special and unusual costs, including translation services.

Payment will be made upon completion of the marketing activity and the submission of a detailed accounting of eligible expenses.

Contact

For information on any of the above programs, contact:

Ocean Industry Development Office
Ferry Terminal Building
5077 George Street
Halifax, Nova Scotia
B3J 1M3
426-8450

EXPORT DEVELOPMENT CORPORATION (EDC)

Connla Wood, Manager
Export Development Corporation
Toronto-Dominion Bank Building, Suite 1401
1791 Barrington Street
Halifax, Nova Scotia
B3J 3L1
429-0426

The Export Development Corporation is a crown corporation that provides financial services to Canadian exporters and foreign buyers to facilitate and develop export trade. It does this through a wide range of insurance, guarantee and loan services not normally provided by the private sector.

The EDC offers support to Canadian exporters who offer products competitive in price, quality, delivery and service in the international marketplace. Exporters in other countries have access to similar support facilities from their governments.

EDC is sensitive to the needs of the smaller exporter. There is no minimum value of export business required to qualify for support. The corporation continually reviews its programs and is prepared to consider tailoring its facilities -- within its legislative limits -- to meet the specific needs of exporters with high potential for growth and competitiveness.

Insurance Services

Canadian firms of any size can insure their export sales against nonpayment by foreign buyers. EDC normally assumes 90 % of the commercial and political risks involving insolvency or default by the buyer; blockage of funds, war or rebellion, cancellation of import licenses and the like in a foreign country; and cancellation of export permits in Canada.

Normally EDC covers both commercial and political risks inherent in export transactions. However, in certain circumstances, EDC is prepared to cover only political risks.

Almost any kind of transaction involving the export of goods, services or technology may be insured. Insurance is available to cover sales of general commodities and services normally made on short-term credit of up to 180 days, and capital goods and services made on medium-term credit of up to five years.

In order to facilitate the exporter's banking arrangements, EDC will agree to cover any proceeds payable under an exporter's policy to a bank or other financial organization.

If a bank or other financial institution agrees to purchase an insured foreign receivable from an exporter with recourse limited to situations where EDC cannot pay a claim under the policy because the cause of the loss was within the exporter's control, EDC is prepared to agree to the assignment of the exporter's rights and obligations under the policy to the bank or financial institution.

Types of Insurance Programs

Global Comprehensive Insurance provides cover against both commerical and political risks inherent in an export transaction made on short-term credit.

Global Political Insurance provides cover against specific political risks. An exporter is required to insure all short-term credit sales.

Selective Political Insurance provides cover against specified political risks. An exporter may select the countries to be covered, but all sales to buyers in those countries must be insured.

NOTE: Coverage in the above policies may be from time of shipment, time of order, or the time services are performed, until payment is received. Under political and selective political policies, cover ceases 60 days from due date or from arrival of goods, depending on credit terms, if payment has not been made.

Specific transaction insurance provides cover for individual transactions involving capital goods and services either from the effective date of contract or the shipment of goods until payment is received.

In addition to credits insurance services, EDC has other types of insurance services available:

Loan pre-disbursement insurance provides cover to the exporter for the production risk from the effective date of financing until disbursement under the loan agreement is made.

Foreign investment insurance provides cover to the investor on investments in foreign countries for periods of up to 15 years against three broad political risks: incovertibility or the inability to repatriate earnings or capital; expropriation; and war or revolution.

Performance security insurance provides cover to the exporter against a wrongful call by a foreign buyer of an irrevocable letter of credit (ILC) provided by the exporter's bank on behalf of the exporter.

Bid bond insurance provides cover to the exporter against the arbitrary or improper call of an on-demand letter of credit or guarantee issued in favour of the buyer, directly or through a bank in the buyer's country.

Consortium insurance provides cover to the members of an exporting consortium against the call of a performance instrument due to the non-perfomance of the other member(s) of the consortium.

Surety bond insurance provides cover for a domestic surety company that provides a performance bond to a foreign buyer.

Guarantees

The corporation issues guarantees to banks making export loans or issuing performance and bid securities.

Types of Guarantees

Specific transaction guarantees provide unconditional cover to banks and other lenders on non-recourse supplier financing. The capital goods and services sale must be insured by EDC.

Performance security guarantees provide cover to banks or other financial institutions against a call of security, usually in the form of an ILC, issued to a foreign buyer on behalf of a Canadian exporter.

Bid bond guarantees provide cover to banks with 10 % recourse to the exporter against a call on the bond for any reason, or with 100 % recourse in the event of a "proper" call, i.e., the exporter's failure to perform.

Loan guarantees provide cover to banks and financial institutions providing loans to buyers of Canadian capital goods and services.

Financing Services

EDC facilitates medium- and long-range export financing to foreign buyers of Canadian capital goods and services. Funds are provided directly to Canadian suppliers on behalf of a foreign borrower or by purchasing credit notes payable to the Canadian suppliers, in effect providing the exporters with cash sales.

EDC financing services in themselves do not cover all payment risks to the exporters: they should avail themselves of EDC's complementary insurance services.

The EDC will consider all transactions which, on their own merits and within the framework of internationally accepted practices, normally justify financing for periods of two years or more and provide significant benefits to Canada.

In its financing programs, EDC seeks the maximum involvement of banks and other financial institutions, consistent with the requirements of international competitiveness, and works with them in a number of ways to encourage them to

provide part of the financing required, including the down payment, and construction-period and local-cost financing not normally provided by EDC itself. This involvement may take the form of parallel loans, co-lending, or participation in EDC loans.

Types of Financing

Loans are financing agreements in respect of a transaction, in which the terms of the financing have been agreed upon and the funds are disbursed under a disbursement procedures agreement signed by the borrower/buyer, the exporter and EDC.

Multiple Disbursement Agreement Loans are financing agreements where a buyer of a project (who normally will also be the borrower) requires, for planning purposes, that the terms of the financing be determined at an early stage and remain fixed during the life of the project. Normally, there will be several exporters of record under the project and therefore several disbursement procedures agreements linked with the loan.

Lines of Credit are special versions of a loan whereby a foreign borrower, usually a financial institution, agrees to borrow from EDC for a multiplicity of transactions for which neither the exporter(s) nor the buyer(s) may have yet been determined. An allocation occurs when the transaction, the buyer and the exporter have been identified and approved for financing under the line of credit. A line of credit may require several disbursement procedures agreements, disbursement orders or some other form of disbursement arrangement.

A Note Purchase Program consists of three facilities, each involving the purchase by EDC (usually on a non-recourse basis) of promissory notes issued by foreign buyers to Canadian exporters for the purchase of Canadian goods and services. In the case of complex transactions, EDC and the exporter sign a note purchase agreement in which the terms and conditions of the financing are established. In the case of straightforward transactions, either a simplified note purchase or forfaiting may be appropriate. These two facilities differ in the security required. If the buyer is an internationally recognized good credit-risk or if a sovereign risk is present, the simplified note purchase facility may be appropriate. If the credit risk if greater than that described above, a first-class bank guarantee would be required and the forfaiting facility would apply.

Contact

Connla Wood, Manager
Export Development Corporation
429-0426

FEDERAL BUSINESS DEVELOPMENT BANK (FBDB)

Federal Business Development Bank
Atlantic Regional Office
Cogswell Tower, Suite 1400
Scotia Square
Halifax, Nova Scotia
B3J 3K1
426-7860

FBDB is a crown corporation that exists to promote and assist most types of businesses in Canada either at the start-up stage or some other stage in their development. It pays particular attention to the needs of small and medium-sized businesses. FBDB offers three principal services to Canada's business community: financial (loans, loan guarantees, and financial planning), investment banking, and management services (counselling, training and information).

Financial Services

The financial services of FBDB include term loans, loan guarantees and a Financial Planning Program.

Term Loans

Term loans allow FBDB customers to acquire fixed assets such as land, buildings, machinery and equipment. These loans can be offered at floating rates or at rates fixed for one, two, three, four, or five years. Amortization can extend for longer periods depending on the nature of the financing, available security, repayment ability, etc. Floating interest rates can be switched to fixed rates at the borrower's request, for a nominal fee.

Term loans can also be extended to customers to finance many other business proposals, including the purchase of an existing business. In some cases, term loans can be made to replenish or increase the working capital of a business when it has been depleted by recent capital expenditures. Working capital loans can also be granted to finance increasing sales.

FBDB attempts to structure the loan repayment terms according to the client's ability to repay. It offers a variety of methods, such as equal or graduated monthly payments of principal (straight-line or stepped payments) or seasonal payments for businesses with revenues that vary greatly with the season.

Loan Guarantees

FBDB can also act as guarantor for a client in its dealings with a chartered bank or other financial institutions. A small commission is charged for this service. The security required for a guarantee is usually the same as that required for a term loan.

Financial Planning Program

This program offers businesses three specific services to maximize their chances of getting assistance from lending institutions, investors or government agencies.

Financial matchmaking is a referral service whereby business people with money to invest are matched with business people seeking funds. The bank's objective is to remain neutral and to have both parties reach a mutually satisfactory agreement.

Programmed do-it-yourself kits provide all the forms, documentation and explanations necessary to help a small business operator draw up the plans required for many of the important aspects of business. Five different kits are presently available: "Arranging Financing," "Forecasting and Cash Flow Budgeting," "Analyzing Financial Statements," "Evaluating the Purchase of a Small Business," and "Credit and Collection Tips."

Packaging of financing proposals is a service devised for larger projects. The bank's project development team will undertake an analysis of the client's existing or proposed business and, in conjunction with the company and its advisors, prepare a comprehensive report that will enable financial or governmental institutions to properly assess the client's application for funding. The team will structure the financial proposal according to the specific needs of the business and will develop a package that may include a variety of financing vehicles such as short-term loans, long-term loans, equity financing, government grants, or a combination of these. After having drawn up the proposal, FBDB can also act as an intermediary on behalf of the client to present the proposal to other financial institutions for consideration.

Investment Banking Services

For clients requiring equity, FBDB is prepared to purchase shares in the business, or work with other financial institutions in the private sector to obtain the equity financing required.

FBDB's investment banking services are intended for companies having high growth potential but little access to the capital market. The bank's financial participation is intended to be temporary in nature but can last for a period of time sufficient to provide a durable benefit to the company and a return for the bank commensurate with the risk.

FBDB's prime goal in this field is to increase the amount of risk capital available to promising small and medium-sized businesses in Canada by using its own capital, or preferably, by serving as a catalyst to attract more equity financing from private financial institutions. In some cases, the bank will achieve this goal by full syndication to private sources of equity financing. In other cases, FBDB will underwrite a company's stock issue with the intention of allowing it to obtain as much equity as possible from the private sector. FBDB is also prepared to invest jointly with the private sector in promising enterprises.

When FBDB invests its own funds in a company, its policy is generally to remain a minority shareholder and to divest itself of its holdings as soon as feasible for both the company and the bank. This policy allows the bank to continually rechannel its investment capital into other promising firms.

Management Services

FBDB provides one of the most important sources of business counselling, training and information for small and medium-sized businesses in Canada.

Business Management Seminars

The FBDB seminar program consists of a variety of full- and half-day seminars on topics such as bookkeeping, personnel, marketing, taxation and finance. Twenty different business topics are presently covered by FBDB seminars.

A seminar is a group learning situation aimed at owners or managers of small and medium-sized businesses as well as those wanting to start a business. Each seminar is based on a case study -- a typical business experience adapted for discussion purposes.

With the guidance of an experienced seminar leader, each case study is broken down and thoroughly discussed by the participants. This is accomplished through both general discussion and active participation in small groups. These activities are supported by clear and comprehensive printed materials and visual aids.

Key to the seminar are the group discussions. Participation is one of the most valuable means of learning. Each seminar provides all participants with the opportunity to contribute their ideas.

FBDB has developed a self-evaluation tool, "Measure Your Knowledge," to allow participants to determine what they learned during the seminar. Also, through the free "after-seminar service," the seminar leader is available to answer any additional questions from participants. The leader will also follow up to ensure that participants have received maximum benefit from the seminar.

Counselling Assistance to Small Enterprises (CASE)

Through this program more than 1,500 successful retired business people assist firms in improving their methods of doing business. They provide counselling assistance in all areas of business management, including accounting, marketing, production and personnel.

Any type of business is eligible for CASE counselling services as long as it has no more than 75 employees. Being a borrower from FBDB is not a requirement and counselling costs are moderate. Travel expenses of counsellors are paid by the bank to ensure that this service is available to businesses across the country at the same moderate cost.

Contact

Vern Hazlewood, Coordinator, CASE Program
426-2474

Joint Seminars

Joint seminars are special adaptations of FBDB's regular half- and full-day seminars on various topics ranging from general management and marketing to finance and personnel. These adaptations are generally done for associations or special groups requiring seminars to meet the specific needs of their members.

Management Clinics

A management clinic is a unique, self-teaching program for business owners and those considering the big step to self-employment. It consists of two integral parts: a videocassette, which can be viewed at the branch, and a workbook, which can be completed at your office or home.

Minding Your Own Business (MYOB)

This is a pocketbook series that presents, in a straightforward, easy-to-read style, the important steps of running a successful business.

Owner/Manager Courses

These courses are designed and published by the FBDB (for distribution by provincial and territorial departments or ministries of education) especially for business people interested in improving their management skills. Courses follow the case-study method with participants applying what they have learned to a realistic business situation.

Owner/manager courses take a practical approach and cover all aspects of business, including general management, computers, advertising, bookkeeping, personnel administration, financial managment, marketing, manufacturing and retailing. One of the most popular courses is "How to Start a Small Business."

Owner/manager courses are published in a modular format and are usually offered by community colleges or similar educational facilities, in the evening, over a ten-week period.

Publications

FBDB also publishes **Profits**, a quarterly tabloid which includes a supplement entitled "Small Business News." This publication regularly features various FBDB services in addition to articles of current interest to the small and medium-sized business community.

There is no mailing list for **Profits** because it is automatically distributed to all businesses across Canada through Canada Post.

Small Business Information Services (SBIS)

All branches of the bank can provide business people with a wide range of free information on the many federal, provincial and municipal programs available.

The FBDB branch management services officer will explain relevant government assistance programs to the enquirer. Often, reference material is available to provide more details on the various programs.

Contact

For further information on any FBDB program or service, contact one of the following offices:

Federal Business Development Bank
Cogswell Tower, Suite 1400
P.O. Box 1656
Halifax, Nova Scotia
B3J 2Z7
426-7850

Federal Business Development Bank
48-50 Dorchester Street
P.O. Box 726
Sydney, Nova Scotia
B1P 6H7
564-7700

Federal Business Development Bank
CN Commercial Centre
34 Esplanade
P.O. Box 1378
Truro, Nova Scotia
B2N 5N2
895-6377

Federal Business Development Bank
655 King Street
P.O. Box 540
Bridgewater, Nova Scotia
B4V 2X6
543-7821

CHAPTER 4

GLOSSARY OF OTHER FEDERAL PROGRAMS AND SERVICES

EMPLOYMENT

CANADA EMPLOYMENT AND IMMIGRATION COMMISSION (CEIC)

CEIC is concerned with the development and utilization of Canadian workers. The department provides employment and immigration services and administers the Unemployment Insurance Act.

Canada Employment Centres and Canada Immigration Centres deliver more than 50 commission programs and services to help employers find workers and workers find jobs. **Employment Centres** provide career counselling, consultative services, funding for term and ongoing employment, as well as affirmative action services to help find jobs for members of such groups as natives, blacks, women, youth and the disabled. **Immigration Centres** aid refugees as well as immigrants and foreign workers whose skills are needed locally.

Affirmative Action Program

This program is designed to remove discriminatory practices in employment and to achieve and maintain appropriate representation of minorities (including native people and disabled people) and women at all levels of the workplace.

Canada Works

Canada Works creates productive, immediate jobs during periods of economic difficulty or temporary disruptions in the labour market, for example, plant shutdowns or layoffs resulting from unexpected developments. During the summer months, Canada Works administers a program for the employment of students returning to school.

Eligible employers are organizations, businesses, communities and individuals. Ordinarily, a proposal must provide for three or more full-time jobs and no employees should be displaced.

The project duration should be more than 6 weeks and up to 52 weeks; students are limited to 18 weeks.

Career-Access

To help employers hire people who face severe difficulties in finding work and provide them with valuable work experience. Wage subsidies are provided to employers for periods of up to 12 months.

Eligible employers include any firm, organization or individual in business for six months or more. Smaller employers (less than 10 workers) may hire up to two workers at any one time; larger firms may hire up to 20 % of the total number of regular employees.

Information: CEIC

Canada Employment counsellors provide employment services to both workers and employers. The department aims to develop job opportunities by providing counselling, training and mobility assistance.

Job Corps

To prepare severely employment-disadvantaged persons for participation in the labour market. Businesses and non-profit groups can sponsor projects but must not duplicate or compete with existing enterprises or services; no workers can be displaced or replaced.

Jobs created must be full-time. On-the-job experience, career counselling, work orientation, and supportive remedial assistance possibilities will be demonstrated by eligible employers.

Local Employment Assistance and Development Program (LEAD)

To increase the number of permanent jobs in localities with chronically high unemployment. Eligible organizations must represent community-development interests in an area that has a population of less than 50,000 and has a serious unemployment problem.

LEAD corporations are set up by local organizations or community groups after consultation with CEIC advisors. They provide counselling services, and technical and investment assistance to local residents to help them establish new businesses or expand existing ones (to a maximum of $25,000 to a single business per year); equity financing (to incorporated businesses); and loan guarantees to businesses which have already applied to the Federal Business Development Bank (FBDB).

Manpower Consultative Service (MCS)

The Manpower Consultative Service helps employers and employees deal jointly with the human resource side of company planning to obtain maximum benefit and performance from company growth and expansion, new equipment or new work processes. Human resource problems such as high worker turnover, low productivity, worker recruitment and training can also be dealt with.

This service is open to individual firms and their employees, entire industry sectors or particular geographic areas anticipating changes that could disrupt employers and workers. Employers must sign MCS agreements with unions or staff associations. The service funds up to 50 % of the committee's costs for research, planning and consultation.

National Industrial Training Program

This program helps employers train workers on the job. Employers are paid for most of their training costs and part of their trainee's wages.

It is available to any employer or employer association unable to provide training for workers in more complex occupational skills.

Critical Trade Skills Training (CTST): This program covers the costs of training tool and die makers, industrial maintenance mechanics, and other workers whose skills are in critically short supply. Support is available for up to two years.

National Institutional Training Program: Funding is used to pay for courses at community colleges and other training centres. Courses purchased range from academic upgrading (Grades 7-12) to skill training.

New Technology Employment Program (NTEP)

Employers' proposals must consist of new activities creating at least one full-time job for a minimum of eight weeks and not involving layoff of regular staff.

Eligible employers are private sector firms, single proprietorships or partnerships, research institutes, non-profit crown corporations, universities, associations, and community organizations. Assistance extends for a maximum of 12 months.

Program for the Employment Disadvantaged

Eligible employers are private sector enterprises. Employers are granted up to $5,000 toward costs such as widening a door, installing a ramp or buying special equipment for the handicapped.

Eligible employees are people who have been unable to obtain employment due to mental or physical disability or some other severe employment disadvantage (social, cultural, etc.).

Unemployment Insurance Program

The Canada Employment and Immigration Commission provides full information and advice to employers on their rights and obligations under the Unemployment Insurance Act.

Supplemental unemployment benefits are available to any employer. This service provides an extra level of support to employees when they are off work due to illness, pregnancy or a temporary shortage of work.

Premium reduction plans are available to employers with plans that meet the requirements of the CEIC.

Employers can reduce unemployment insurance premium rates through operating their own UI-approved wage-loss plans for illness or maternity.

Work Sharing Program

This program is meant to avert layoffs in firms facing short-term economic difficulties. Employers must be established enterprises in business for at least two years. Eligible businesses must be reducing production for short or indefinite periods or permanently laying off staff.

Employees work a shorter work week at regular wages for days on the job and receive Unemployment Insurance for the days they are not working.

Employees and management must agree on and jointly sign work sharing agreements. Work sharing can be arranged if the reduction in working hours is at least 10 % and no more than 60 %. The maximum duration of agreements is 26 weeks with possible extensions of up to 12 weeks.

Contact

For information on any of the above programs, contact:

your local Canada Employment Centre

or

Canada Employment and Immigration Commission
Nova Scotia Regional Office
1888 Brunswick Street
P.O. Box 2463
Halifax, Nova Scotia
B3J 3E4
426-2988

ENERGY CONSERVATION

ENERGY, MINES AND RESOURCES (EMR)

Atlantic Energy Conservation Investment Program (AECIP)

Grants are available to privately owned industrial, commercial and institutional firms and certain crown corporations to finance a portion of their conservation investment.

The size of the contribution will vary depending on the payback period and will vary from a minimum of 10 % to a maximum of 50 % of the eligible capitalized costs of materials and equipment, installation and project management.

Canada Energy Audit Program (CEAP)

Assists industrial, commercial and institutional facilities to conserve energy and reduce operating costs.

Energy audits are offered free to identify energy consumptionpatterns and pinpoint potential energy savings.

Consulting advice assistance grants allow firms to design and plan projects which offer significant energy savings. Grants cover the consultant's fee, up to a maximum of $50,000.

Seminars and workshops are provided for staff responsible for energy-efficiency improvements.

Commerical and Industrial Demonstration Program (CIDP)

This program is designed to encourage the use of active solar energy in the commercial and industrial sectors by offering cost-sharing agreements to successful proponents to purchase and install active solar energy systems.

The amount of government assistance to the applicant is based upon the cost and performance of the system. The maximum contribution is either 65 % of the total project cost or up to $135 per gigajoule of annual deliverable energy, whichever is less.

Canada Oil Substitution Program (COSP)

This program provides grants to help meet the costs of converting homes and businesses from oil heating to heating with natural gas, electricity, propane and renewable sources such as wood, sun, and wind. A taxable grant will cover 50 % of the eligible costs of materials and labour, up to a maximum of $800 for single-family residences.

NOTE: This program will be terminated March 31, 1985.

ENERDEMO — Canada

This program provides funding for energy demonstration projects in all sectors of the economy: residential, industrial, agricultural, commercial, transportation and government. Financial support is available to successful proponents for the funding and management of demonstration projects and for technology transfer to potential users and suppliers.

Eligible costs include direct project costs (materials and labour), a portion of indirect costs and information transfer.

Forest Industry Renewable Energy (FIRE)

FIRE encourages the substitution of wood residues and other waste materials for fossil fuels in the generation of heat or electricity for industrial, commercial and institutional organizations.

Grants covering up to 20 % of the eligible cost of the project are available, provided the simple payback period of the project is more than two years.

Propane Vehicle Conversion Program

This program supports the conversion to propane motor fuel for commerical road vehicles and farm vehicles. It provides taxable grants of up to 100 % of eligible costs to a maximum of $400 for the purchase of propane fuel systems.

Contact

For information on any of the above programs, contact:

Energy Mines and Resources
Bank of Montreal Tower, 5th Floor
5151 George Street
Halifax, Nova Scotia
B3J 1M5
426-8600

EXPORTING

CANADIAN COMMERCIAL CORPORATION (CCC)

This federally owned corporation assists in the development of trade between Canada and other countries, chiefly through government-to-government contracts.

In response to requests from Canadian suppliers and foreign governments or international agencies, CCC purchases goods and services from Canadian sources and sells them to customers abroad through back-to-back contracts. This facilitates export procedures for smaller companies.

Contact

Canadian Commercial Corporation
Export Supply Directorate
Ottawa, Ontario
K1A 0S6
(819) 997-5714

or

Department of Regional Industrial Expansion (DRIE)
Nova Scotia Regional Office
Trade and Tourism Branch
426-7540

CANADIAN INTERNATIONAL DEVELOPMENT AGENCY (CIDA)

Through its Industrial Cooperation Program, CIDA promotes the involvement of the Canadian private sector in the industrial development of developing countries.

For Canadian companies wishing to investigate industrial cooperation opportunities in developing countries, assistance is available for travel, profitability and risk analyses, product technology testing related to technology transfer, pre-feasibility or project-definition studies of capital projects and technical assistance. Preference is given to small and medium-sized companies.

Depending on the type of project being pursued, the support ranges from $15,000 to $350,000.

Contact

Industrial Cooperation Division (CIDA)
200 Promenade du Portage
Hull, Quebec
K1A 0G4
(819) 997-0568

or

Department of Regional Industrial Expansion (DRIE)
Nova Scotia Regional Office
Trade and Tourism Branch
426-7540

CARNET SYSTEMS

A carnet eliminates the necessity of regular Customs inspection and resealing of loads in each of the member countries through which the container or vehicle passes en route to its destination. In addition, the carnet incorporates an international financial guarantee for the payment of duties, taxes, other charges and penalties to a maximum of $50,000, which removes the necessity of posting performance bonds with the various Customs administrations encountered during the journey.

Carnets are generally sold and administered by the chamber of commerce in each of the contracting countries.

Contact

Canadian Chamber of Commerce
1080 Beaver Hall Hill
Montreal, Quebec

DEPARTMENT OF EXTERNAL AFFAIRS

Cost of Recoverable Technical Assistance Program (CRTA)

Public sector expertise is provided to foreign countries, on a government-to-government basis, and to Canadian companies, particularly those involved in the export marketing of capital projects. Firms bidding on projects can benefit substantially and improve their chances of success with the help of Canadian government experts. CRTA also arranges training of personnel from customer countries to enable them to acquire specialized or professional knowledge.

International Trade Development Branch

Various bureaus within this branch are focal points for industrial export activities and provide information about major projects abroad. They work closely with Department of Regional Industrial Expansion (DRIE) industry sector branches, firms and associations to match Canadian industrial capabilities with export opportunities. They also work closely with Canadian ports abroad. The bureaus monitor and analyze export opportunities and issues in world markets related to agriculture, fish and food products, grains, defence products, resource and manufacturing industries, high technology and services. The bureaus also provide business people with directives, information and assistance concerning international trade, including export financing and export permits and controls.

Trade Commissioners Abroad

External Affairs' commercial representatives abroad -- "trade commissioners" -- provide a most useful link between foreign buyers and Canadian exporters.

Services to exporters include the following:

- identification of export opportunities,
- assessment of market competition,
- introduction to foreign businessmen and government officials,
- screening and recommending of agents and outlets,
- advice on terms of payment, claims assistance and after-sales services,

- assistance with tariff problems or difficulties with foreign import restrictions, including advice on labelling and marking regulations, and
- market studies for publication.

Trade commissioners also advise and assist Canadian companies seeking foreign joint-venture and licensing opportunities and encourage foreign companies to make investments in Canada that contribute to Canadian technology, productivity and employment.

Contact

The industry sector branches of the Department of Regional Industrial Expansion act as the principal contact for industry issues as they relate to international trade and export marketing opportunities.

Individual firms should therefore direct their enquiries to the nearest regional office of DRIE.

DRIE, Nova Scotia Regional Office
P.O. Box 740, Station M
1496 Lower Water Street
Halifax, Nova Scotia
B3J 2V9
426-7540

REVENUE CANADA

Duty Drawback

Drawback legislation refunds customs duty and sales tax to help manufacturers compete with foreign manufacturers both abroad and at home. For Canadian exporters, it grants a drawback of duty and sales taxes paid on imported parts or materials used in the manufacture of goods subsequently exported.

Contact

Revenue Canada -- Customs and Excise
6169 Quinpool Road, Room 200
Halifax, Nova Scotia
B3J 2Z8
426-4787

FINANCING

AGRICULTURE CANADA

Farm Credit Corporation

The Corporation provides long-term mortgage credit to assist farmers, and those wishing to become farmers, in purchasing, developing and maintaining sound farm businesses.

Loans are available to individual farmers, corporations or cooperative farm associations for: purchasing farm land; making permanent improvements; purchasing breeding stock and farm equipment; debt consolidation; or any purpose that will facilitate the efficient operation of the farm.

Applicants must be of legal age, with Canadian citizenship or permanent residency. Repayment ability and need for the loan must be demonstrated.

Contact

Your Regional Farm Credit Corporation Office. Ask for the credit advisor serving your area.

Farm Improvement Loans

These loans encourage chartered banks, Alberta Treasury branches, or other designated lenders such as credit unions, caisses populaires and trust companies, to provide short and intermediate term credit to Canadian farm operators.

Loans are made, for purchase of agricultural implements, purchase of livestock, repairs to farm buildings, additional land purchases and other projects for farm improvement and development, to full-time Canadian farm operators in possession of a farm.

Contact

Farm Improvement Loans Administration
Agriculture Canada
Sir John Carling Building
Ottawa, Ontario
K1A 0C5
(819) 994-0086

FISHERIES AND OCEANS

Fisheries Improvement Loans

These loans facilitate the availability of credit to fishermen for a variety of fisheries improvement projects.

Loans are available to a person who owns or plans to obtain a fishing vessel, or fish-catching and related equipment, and makes his or her living by fishing.

Loans can be used for:

- 90 % of the cost of purchase or construction of a fishing vessel,
- 75 % of the cost of purchase or construction of fishing equipment,
- repair of a vessel (where costs exceed $400),
- purchase or construction of shore installations (piers, wharves, etc.) and equipment used with them, or
- installation of a water system or movement of a shore installation from one site to another.

Contact

Fisheries Improvement Loans Administration
Fisheries and Oceans
200 Kent Street
Ottawa, Ontario
K1A 0E6
(613) 990-0361

GENERAL INFORMATION

Business Information Centre (BIC)

BIC is the initial contact point within the FBDB for business people seeking information about federal government programs and services. BIC will:

- discuss business people's particular requests with them and arrange appointments with appropriate federal government officials,

- follow up on requests to ensure the business people have received proper attention and service,

- develop and maintain an information bank on federal government activities affecting business, and

- have copies of all departmental publications for distribution.

Contact

BIC, Federal Business Development Bank
Cogswell Tower, Suite 1400
Halifax, Nova Scotia
B3J 2Z7
426-7910 (local)
Zenith 0-3200 (from outside local dialing area)

Small Business Secretariat

The Secretariat assists Canadian small or medium-sized businesses by providing general information and help with problems relating to government regulations, paper burden, red tape, and so on.

A telephone call from anywhere in Canada (charges can be reversed through the "Hotline" service) will get an advocate working on an individual's small business problem. The service promises to get back to the caller within five days with either a solution or guidance respecting the individual's difficulty with regulations, paper burden, red tape, etc.

Enquirers wishing to start a business will be directed to the appropriate federal government department providing assistance programs. The Secretariat will contact the appropriate government department for the enquirer to help establish communication.

Contact

Call collect: (613) 995-9197 (Hotline)

INDUSTRY DEVELOPMENT SUPPORT

CANADIAN INDUSTRIAL RENEWAL BOARD (CIRB)

Clothing, Textiles and Footwear

Firms in textile, knitting, clothing, footwear and tanning sectors anywhere in Canada are eligible. Assistance includes up to 75 % of consulting costs for the following: developing and implementing plans for restructuring and modernization; establishing common services (such as marketing, purchasing, and training); or feasibility studies for mergers and acquisitions. Financial assistance is available for incorporation and general operating expenses for the first three years. Up to 90 % loan insurance is provided for firms facing exceptionally rapid growth.

Contact

Canadian Industrial Renewal Board
800 Dorchester Boulevard West
P.O. Box 1510, Station B
Montreal, Quebec
H3B 2L2
(514) 283-3361

or

DRIE, Nova Scotia Regional Office
P.O. Box 940, Station M
1496 Lower Water Street
Halifax, Nova Scotia
B3J 2V9
426-2018

FISHERIES AND OCEANS

Fishing Vessels Insurance Plan

This plan was developed to give fishermen adequate protection for their vessels and their livelihood. It covers situations where vessel insurance was not available or available only at prohibitive rates.

Anyone having an insurable interest in a Canadian fishing vessel is eligible. The plan is primarily directed to inshore fishermen, since larger vessel owners may have more ready access to the commercial marine insurance market.

The plan will protect fishermen against total or partial loss caused by marine perils, fire, theft and collision liability. Payouts for total loss is generally 100 % of the insured value. Payouts for partial loss cover the cost of repairs, less the deductible (usually 5 % of the insured value).

Fishing Vessels Subsidy Program

This program provides financial assistance with vessel construction, conversion or modernization.

Contact

Fisheries and Oceans
P. O. Box 550
1649 Hollis Street
Halifax, Nova Scotia
B3J 2S7
426-2373

DEPARTMENT OF REGIONAL INDUSTRIAL EXPANSION (DRIE)

Design Canada

Design Canada is the administrative arm of the National Design Council (NDC). NDC reports to the Minister of Regional Industrial Expansion and has a mandate to promote and increase the use of design in the products of Canadian industry.

Design Canada is responsible for Design Canada Awards, the Design Management Course, Design Research and Design Canada Scholarships.

Machinery Program (MACH)

MACH provides for remission of duty on machinery imports, related equipment and parts. Duty is payable on the first $500 of the aggregate value of goods. The duty payable on the remainder is remitted if the applicant is eligible according to the program guidelines.

Native Economic Development Program

This business-oriented program assists all Inuit, Metis, Status and Non-Status Indians in Canada. A fund of $345 million was established in January 1984 for a four-year period. Officials work with other federal departments in order to maximize the impact of programs available in support of Native economic development opportunities.

The program is administered by DRIE, but the Native Economic Advisory Board develops the program criteria.

Shipbuilding Industry Assistance Program (SIAP)

SIAP was designed to increase the productivity and efficiency of Canada's shipbuilding industry. It provides subsidies to shipbuilding companies for the approved costs of commercial and fishing vessels built or converted in Canada.

Contact

DRIE, Nova Scotia Regional Office
P.O. Box 940, Station M
1496 Lower Water Street
Halifax, Nova Scotia
B3J 2V9
426-2018

INNOVATION, RESEARCH AND PRODUCT DEVELOPMENT

CANADA MORTGAGE AND HOUSING CORPORATION (CMHC)

Housing Technology Incentive Program

The program offers grants of up to $15,000 to encourage technical innovation in housing. Individuals or companies with practical ideas in areas such as energy conservation, housing rehabilitation and innovations to housing for the disabled are given priority.

Contact

Canada Mortgage and Housing Corporation (CMHC)
7001 Mumford Road, Suite 300
Halifax, Nova Scotia
B3L 4N8
426-3530

CANADIAN PATENTS AND DEVELOPMENT LIMITED (CPDL)

CPDL is a crown corporation set up to get technology out of the lab and into the market. Inventions emanating from government departments, universities and public research institutions are commercially exploited through licensing arrangements; marketability studies are performed and recommendations for further development are made.

Contact

The Canada Patents and Development Ltd.
275 Slater Street
Ottawa, Ontario
K1A 0R3
(613) 996-5530

or

DRIE, Nova Scotia Regional Office
1496 Lower Water Street
Halifax, Nova Scotia
B3J 2V9
426-2018

DEPARTMENT OF CONSUMER AND CORPORATE AFFAIRS

Canadian Patent Office

Administered by Consumer and Corporate Affairs Canada, the Patent Office is responsible for granting patents under the Patent Act. Its aim is the acquisition and dissemination of technological information and the encouragement of the creation, adaptation and exploitation of inventions.

Trade Marks Office

The Trade Marks Office determines those trade marks that are entitled to exclusive use by owners and maintains the trade marks register and other associated records consistent with public interest. Registration under the Trade Marks Act is 15 years.

Written enquiries about trade marks should be addressed to:

The Registrar of Trade Marks
Ottawa-Hull, Ontario
K1A 0C9

Contact

Consumer and Corporate Affairs
45 Alderney Drive, 17th Floor
Dartmouth, Nova Scotia
B2I 2N6
426-6080

DEPARTMENT OF REGIONAL INDUSTRIAL EXPANSION (DRIE)

Defence Industry Productivity Program (DIPP)

DIPP aims to enhance economic growth through the promotion of viable defence or defence-related exports, to provide a defence industrial base, and to maintain a defence technological capability.

Projects must be consistent with Industry Sector branch strategy.

Contact

DRIE, Nova Scotia Regional Office
P.O. Box 940, Station M
1496 Lower Water Street
Halifax, Nova Scotia
B3J 2V9
426-2018

ENERGY, MINES AND RESOURCES (EMR)

Buildings Energy Technology Transfer Program (BETT)

This program is a federal government initiative charged with transferring technical knowledge on building energy management to practitioners in the field. The BETT program is operated by the Energy Conservation and Oil Substitution branch of Energy, Mines and Resources Canada and has been in place since December 1981. BETT's current budget is approximately $3 million per year.

Industrial Energy Research and Development Program (IERD)

IERD provides funds to enable industry to develop new technologies in the field of energy conversion.

Up to 50 % of the total estimated cost of eligible projects will be contributed -- the sharing ratio will depend on the degree of technical risk, the magnitude of potential energy savings and the degree to which the technology can be used by other companies.

Contact

Energy, Mines and Resources Canada
5151 George Street, Suite 503
Bank of Montreal Tower
Halifax, Nova Scotia
B3J 1M5
426-8600

NATIONAL RESEARCH COUNCIL (NRC)

NRC's operational activities are organized under two distinct areas:

Scientific and Industrial Research Programs encompass basic and exploratory research to acquire new knowledge and expertise and research long-term problems of national concern.

Scientific and Technical Information Programs include those that involve the collection, storage and retrieval of scientific and technical information.

Industrial Research Assistance Program (IRAP)

This is a salary support system designed to increase the calibre and scope of industrial research and development through the use of the latest available technology.

Some programs under IRAP are:

IRAP — F
Technical Information Service (TIS)

Scientific and technical information, advice and assistance are provided. TIS is particularly helpful to small companies with limited technical facilities and staff, or those requiring rapid access to specialized technological information. The latest scientific and technological knowledge is applied to solve technological problems, improve production operations, develop new products or processes and reduce costs. The service is confidential and available free of charge.

IRAP — M
Contributions to Small Projects (Mini IRAP)

Small incorporated companies (i.e., with no more than 200 employees) can receive support for the direct salaries of technical personnel working to solve specific scientific or technical problems. A maximum of $30,000 over a period of 12 months or less can be provided. IRAP -- M can help put together a professional research team from nearby organizations to work with a company on technical projects.

IRAP — P
Contributions to Large Projects

IRAP -- P provides support or salaries for company scientific and technical staff working on long-term, applied industrial research projects of high technical merit.

Program for Industry/ Laboratory Projects (PILP)

PILP is designed to promote a more rapid transfer of results from NRC laboratories, other federal laboratories, and university laboratories to industry in situations where there are important opportunities for Canadian industrial exploitation. The Program aims to overcome barriers to industry's use of the research results of government and university laboratories by funding work that will advance development, allow better identification of the eventual product, expose the economic factors affecting the product or process, and identify its place and position in the marketplace.

Funds are provided through the negotiation of a contribution agreement and occasionally through research contracts with Canadian companies.

A Biotechnology Development Program has been established within PILP to link the needs of the developing biotechnology industry in Canada with the skills of researchers in universities and provincial research organizations.

Contact

For information on any of the above NRC programs, contact:

Fraser Sutherland
Provincial Coordinator, Industrial Development Office
Nova Scotia Research Foundation Corporation
100 Fenwick Street
P.O. Box 790
Dartmouth, Nova Scotia
B2Y 3Z7
424-8670

MARKETING/PRICE STABILIZATION

DEPARTMENT OF REGIONAL INDUSTRIAL EXPANSION (DRIE)

Market Development Branch

This branch provides a number of informational and advisory services to assist Canadian producers facing import competition.

Business Opportunities Sourcing System (BOSS)

BOSS is an authoritative data base on Canadian companies, their products and the markets they serve. It:

- provides buyers seeking particular products with supplier names,
- allows suppliers to identify users of their products to find supply opportunities,
- can be used to locate representation for trade missions and trade fairs both in Canada and abroad,
- is updated every three months,
- requires no charge to have a firm listed, and
- is available free to users unless the enquiry is large, whereupon a minimal charge is levied.

Contact

DRIE, Nova Scotia Regional Office
P.O. Box 940, Station M
1496 Lower Water Street
Halifax, Nova Scotia
B3J 2V9
426-2018

FISHERIES AND OCEANS

Fisheries Prices Support Board

The Board protects fishermen against sharp declines in prices and consequent loss of income due to causes beyond the control of the fishermen.

The Board establishes purchase prices of fishery products and determines the rate at which deficiency payments are to be made to producers endeavouring to secure a fair relationship between the returns from fisheries and those from other occupations.

It acts as a procurement agency for the supply of fishery products required by the Canadian International Development Agency for food-aid and development programs.

Contact

Fisheries Prices Support Board
Fisheries and Oceans
Ottawa, Ontario
K1A 0E6
(613) 993-2107

STATISTICS CANADA

Statistics Canada provides a vast array of data and analysis that can help in most business decisions. In addition, its Advisory Services staff in centres across Canada offer statistical consultative services and business-oriented seminars. Topics include manufacturing and primary industries; all important aspects of Canada's labour force; productivity; prices; demographic profiles; and external and internal trade.

Data is published weekly, monthly, quarterly or annually in formats to suit both large and small businesses. These include publications, microfiche, microfilm and computer tape.

Contact

Statistics Canada
Nova Scotia Regional Office
1256 Barrington Street, 3rd Floor
Halifax, Nova Scotia
B3J 1Y6
426-3110
426-5331 (statistics information)
1-800-565-7192 (toll-free number)

SELLING TO THE CANADIAN GOVERNMENT

SUPPLY AND SERVICES CANADA

Government Procurement Policies

Supply and Services Canada provides goods and services to other federal departments and agencies. Goods and services are obtained through a competitive tendering process, and all Canadian-based companies are eligible to bid. To ensure a balanced distribution across Canada, bids for a contract are limited to the region where they are required, provided there is sufficient competition in the area.

Source Listings

Companies wishing to be considered as suppliers are registered on a source list according to their particular competence in supplying the required commodity.

Contact

Supply and Services Canada
Nova Scotia Regional Office
2 Morris Drive
Burnside Industrial Park
Dartmouth, Nova Scotia
B3B 1S6
426-3881

TAX MEASURES

DEPARTMENT OF REGIONAL INDUSTRIAL EXPANSION (DRIE)

Special Investment Tax Credit Program

This program promotes industrial development in those parts of Canada most adversely affected by economic disparities. The project can be a new facility, an expansion, or a modernization, and there is no maximum or minimum project size. Applicable depreciable assets include buildings, machinery, equipment and certain mobile assets.

The program provides an investment tax credit of 50 % applicable to the eligible capital costs of assets. In any one year, the tax credit cannot exceed the lesser of 50 % of eligible capital costs incurred or $15,000 plus one half of the remaining federal tax payable.

Tax credit must be used within five years after the year of acquisition of the asset. The credit is claimed on the tax return.

Contact

DRIE, Nova Scotia Regional Office
P.O. Box 940, Station M
1496 Lower Water Street
Halifax, Nova Scotia
B3J 2V9
(902) 426-2018

ENERGY, MINES AND RESOURCES (EMR)

Accelerated Capital Cost Allowance (ACCA)

ACCA provides a fast tax write-off against corporate income for a range of conservation and renewable energy equipment. A write-off of three years applies if assets were acquired by December 31, 1984.

Contact

Energy, Mines and Resources
Bank of Montreal Tower, 5th Floor
5151 George Street
Halifax, Nova Scotia
B3J 1M5
(902) 426-8600

REVENUE CANADA

Business Investment Tax Credit

Corporations and individuals investing in "qualified" property are eligible. Credits apply to research and development; and higher credits apply to investment in designated regions.

Credit varying from 7 % to 20 % (Nova Scotia is 20 %) is available as a direct reduction from federal tax payable.

Companies locating in Cape Breton or Guysborough County may be eligible for a 50 % tax credit on investments made prior to 1986 in qualifying new plants and equipment. This credit reduces the cost of most new buildings, machinery and equipment used in manufacturing and processing for capital costs purposes. It also applies to expenditures on investment in transportation equipment. Any unused credits may be carried forward for seven years and back for three years.

Farmers and Small Business Bond Program (FSBB)

This program is a tax initiative to assist financially troubled small business farms.

FSBBs are loans issued to firms unable to meet debt payments. Borrowing costs can be reduced by up to 50 %. Loans must be for $10,000 minimum and $500,000 maximum. More than one FSBB can be issued provided the aggregate bonds do not exceed the maximum.

Small business corporations and unincorporated businesses, farmers and fishermen in financial difficulty may qualify. Businesses must be active Canadian establishments.

NOTE: The Farmers and Small Business Bond Program is based on the criteria concerning businesses in financial difficulty of the former Small Business Development Bond (SBDB).

Inventory Allowance

Inventory Allowance permits tax deduction on costs of inventory other than real estate. In order to recognize the effects of inflation on the measurement of income reported on financial statements, a taxpayer carrying on business (whether incorporated or not) may deduct an inventory allowance equal to 3 % of the opening value of qualified inventories (goods for sale or to be used in producing goods for sale).

Research and Development Measures

Research and Development Measures allows write-offs of current and capital expenditures in Canada for research and development. Under the present income tax system, 100 % of such expenditures, whether current or capital, can be written off in the year they are made.

Small Business Deduction

Small Business Deductions provides additional funds for small business expansion. For qualifying Canadian-controlled private corporations, the Small Business Deduction reduces the federal tax rate from 36% to 15% on eligible amounts of active business income (as defined in the Income Tax Act) earned in Canada. For non-qualifying businesses such as professional or personal services corporations, the reduced federal tax rate is 23 1/3 %. The amount of active business income eligible for the tax reduction in a year is $200,000, provided cumulative retained business income, along with that of associated companies, is less than $100,000. Once this limit is reached, the small business can continue to qualify for the low rate by paying dividends to shareholders.

Special Deduction for Increased Research and Development

This program gives an additional income deduction for companies that are increasing Canadian research and development efforts. Deductions of 50 % of the increase over the previous three-year average are allowed until 1988.

Tax Reduction on Manufacturing and Processing Profits

This program allows tax reduction on profits from corporate manufacturing and processing in Canada, and a special provision for small businesses. This provision reduces the combined federal and provincial corporate tax rate on Canadian manufacturing and processing profits, from the general rate of 46 %, to 40 %. For small businesses, the rate is reduced from the basic small business rate of 25 %, to 20 % of manufacturing profits.

Contact

For information on any of the above programs, contact:

Revenue Canada -- Taxation
1557 Hollis Street
Halifax, Nova Scotia
B3J 1V5
(902) 426-2210

FISHERIES AND OCEANS

Marina Policy Assistance

The Marina Policy Assistance is administered through the Small Craft Harbours Program to encourage the development of public facilities for recreational boaters, particularly those that might be classed as tourist facilities. Specified assistance may be granted to anyone who will provide new shoreward facilities for the boating public.

There are no cash grants available to developers. Basic protection and economical design of breakwaters is required. The Department of Public Works will build breakwaters and/or perform initial dredging in the harbour public areas, provided the developer will establish onshore facilities of equal dollar value. These onshore facilities may include wharves, launching ramps, roads, fuel, fresh water, electricity and telephone service, living and eating accommodations, boat repair shops, etc.

The cost of improvements that provide a service to the boating public, such as clearing an area for dry berthing, or grading or paving an approach road, may be included. Purchase of land is not included.

Tourist Wharf Program

This program is administered through the Small Craft Harbours Program to provide assistance to Canadian businesses for the construction of wharves and/or launching ramps as an initial and one time capital expenditure in an area which has tourism potential or in which tourism is an established industry. Wharves or launching ramps must serve the tourist industry. Maintenance includes maintaining the structures in their original dimensions only. The expenditure that may be made in any one place (for a wharf, a launching ramp, or the two combined) is reviewed on a case-by-case basis. The amount could exceed $15,000.

Contact

Fisheries and Oceans, Small Craft Harbours Branch
Scotia-Fundy Region
P.O. Box 550
Halifax, Nova Scotia
B3J 2S7
426-8120

DEPARTMENT OF REGIONAL INDUSTRIAL EXPANSION (DRIE)

Canada Marketing Assistance Program (CANMAP)

CANMAP aims to increase the demand for Canada's travel facilities and services by encouraging the development and marketing of package tours in Canadian and foreign markets.

Support is available up to a maximum of $25,000 or 50 % of eligible costs (whichever is less), from the Canadian Government Office of Tourism (CGOT) under the four following marketing activities:

- consultant fees and direct expenses for professional services in tour development;
- design and printing of tour brochures, displays and other sales aids;
- cooperative advertising programs; or
- cooperative direct marketing programs.

Rendez-vous Canada

This program is designed to increase the number of Canadian tour products available in international and North American markets. It brings together providers of the Canadian tourism product with prospective international buyers.

Tourcan

This program has similar objectives to Rendez-vous Canada but is aimed at the domestic market.

Tourism Research and Data Centre

This computerized input, storage and retrieval system of Tourism Canada makes available a large volume of tourism reference material in the form of reports, research studies and related publications.

Contact

DRIE, Nova Scotia Regional Office
Trade and Tourism Branch
P.O. Box 940, Station M
1496 Lower Water Street
Halifax, Nova Scotia
B3J 2V9
426-6790

CHAPTER 5 TRANSPORTATION-RELATED AGENCIES AND SERVICES

ATLANTIC PROVINCES TRANSPORTATION COMMISSION (APTC)

The Atlantic Provinces Transportation Commission is an advisory body which aims to obtain for persons and industries in the Atlantic provinces the best transportation service possible at a cost which will permit these provinces to compete in markets located in Canada and around the world. The activities of the APTC relate to all forms of transportation: rail, air, water and highway.

APTC is financially supported by the governments of the four Atlantic provinces. It is affiliated with the Atlantic Chamber of Commerce.

Functions of APTC

Educational services:

APTC provides educational services to the public through transportation seminars and courses.

Service to the Atlantic provinces' shippers, receivers, carriers and non-government agencies:

The Atlantic Provinces Transportation Commission:

- maintains suitable files of transportation tariffs and other publications to provide shippers, receivers and non-government agencies with data and expertise on rates and charges by all modes of transport;
- circulates information on transportation matters, including rates, service and policy changes;
- negotiates with, or makes representations to, carriers or their agencies on behalf of transportation users to obtain the best possible rates and services;
- assists shippers, receivers and non-government agencies or groups with advice on transportation or distribution matters, including the preparation of briefs and submissions; and
- assists carriers where such assistance is consistent with the overall objective of the APTC.

Service to provincial governments:

The Atlantic Provinces Transportation Commission:

- provides the departments responsible for transportation in each provincial government with advice and assistance in the formulation of transportation policy;
- represents, upon request, the governments or other interests in federal regulatory hearings or inquiries;
- makes submissions, upon request, on behalf of the provincial governments to regulatory bodies and fact-finding commissions; and
- convenes conferences of interested parties on specific transportation matters.

Technical advice and assistance to provincial governments:

APTC provides industrial development departments or their agencies with information on transportation services and rates, including information on the competitive position of an Atlantic Provinces' location in relation to actual or potential locations elsewhere. This service may also include negotiations with the carriers for satisfactory rates and charges.

Publications

Directory of Ocean Containership Services between Halifax and Saint John and world ports: This directory is issued to inform the Atlantic provinces' companies that the region has regular reliable year-round steamship service to many world ports. Copies are distributed to those who may use Atlantic ports.

Highway Overhead Clearances Booklet: This publication, prepared in cooperation with the departments responsible for highways in the region, lists the height restrictions on major highways in the Atlantic provinces.

"Rate advices": These form letters are issued advising shippers and receivers of rate changes directly or indirectly of interest to them, that the Commission notes in supplementary tariff material received daily. More than 8,000 rate advices are issued annually.

Tips and Topics: This monthly newsletter is sent to over 3,000 companies, individuals, carriers, news media and government members and officials situated principally in the Atlantic provinces.

Transportation Directory: This publication contains information on trucking, pool cars, railways, railway piggyback, sufferance warehouses, ferry and coastal steamships, local air carriers, and other useful information to assist companies in making the best use of available transportation services. There is a charge for this directory.

Contact

The Atlantic Provinces Transportation Commission
P.O. Box 577
Moncton, New Brunswick
E1C 8L9
(506) 855-0031
Telex: 0142842

FREIGHT AUDIT SERVICE (FAS)

The Freight Audit Service is a non-profit organization established to examine and audit freight bills to ensure that shippers and receivers of freight have not overpaid their freight services. FAS also analyses freight bills, searching for opportunities for freight cost reductions and makes appropriate recommendations to its clients. Experience shows that virtually every firm can save money on freight costs.

Funding

FAS receives its basic funding from the governments of the three Maritime provinces. The remaining funding is derived from monies recovered by the Service which are billed to the client at 50 % for the first $3,000, and 40 % on any amount over $3,000, of the recoverable overcharges. FAS sends invoices only if and when money is recovered from the carriers; if there are no overcharges, then there is no charge for their services.

FAS shares office space in Moncton with the Atlantic Provinces Transportation Commission and has access to the APTC library and expertise.

Contact

Freight Audit Service
236 St. George Street, Suite 205
Moncton, New Brunswick
E1C 1W1
(506) 854-5596 and 854-5597
Telex: 0142842

PHYSICAL DISTRIBUTION ADVISORY SERVICE (PDAS)

Physical distribution (P.D.) encompasses business functions such as transportation, inventory management, warehousing and customer services.

The main purpose of the PDAS is to reduce economic disparity in the Atlantic region by:

- lending assistance and expertise to industry/individual companies within the Atlantic region on problems relating to physical distribution;
- increasing the level of awareness and the importance of the P.D. function in the Atlantic provinces through one- and two-day seminars staged throughout the region, and through specific talks given to business and service organizations such as boards of trade and chambers of commerce; and
- assessing and (if viable) promoting P.D. proposals that will benefit a group of industries and/or a specific geographic region within the Atlantic provinces.

Type of Assistance

The services of the PDAS are provided to the client at a nominal per diem rate.

When a client is interested in the services of the PDAS, an initial meeting is held to determine the nature of the client's business and ascertain if the Service would be beneficial to their operation. Once it has been established that the Service could be of assistance, the PDAS develops a "Proposal for a Physical Distribution Analysis." This proposal describes the scope and objectives of the proposed study and itemizes the expected results and costs.

A study can be for one segment of the operation or can include a total analysis of all P.D. functions. After a study is completed, an in-depth report describing each P.D. activity as it relates to the system, along with recommendations, will be presented to the firm's management.

Contact

The Physical Distribution Advisory Service
236 St. George Street, Suite 315
Moncton, New Brunswick
E1C 1W1
(506) 855-0038

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